

FTC MOTION FOR PRELIMINARY INJUNCTION

EXHIBIT 28

Supplemental Declaration of FTC Paralegal Elena Hoffman

DECLARATION OF ELENA HOFFMAN
PURSUANT TO 28 U.S.C. § 1746

I, Elena Hoffman, hereby state that I have personal knowledge of the facts set forth below. If called as a witness, I could and would testify competently as follows:

1. I am over eighteen years of age and a citizen of the United States. My formal education includes a Bachelor of Arts degree from the University of Pennsylvania obtained in May 2020.

2. I am employed by the Federal Trade Commission (“FTC”) as an Honors Paralegal in the Division of Litigation Technology and Analysis within the Bureau of Consumer Protection. I have held this position since August 2020. My office address is 600 Pennsylvania Ave., NW, CC-6201, Washington, DC 20580.

3. As an Honors Paralegal, my job functions include providing litigation and investigation support to Bureau of Consumer Protection attorneys and other staff involved in the litigation and investigation of FTC cases. In the normal course of assisting with investigations, I regularly utilize consumer complaint databases to access a broad range of complaints made by various consumers whom I then personally contact via phone and email.

4. In the course of my duties, I was assigned to work on the matter *FTC v. Financial Education Services, Inc., et al.* I have assisted the FTC attorneys with this lawsuit and its preceding investigation into the Defendants by, among other things, monitoring and reviewing complaints that consumers submitted against the

Defendants.

CONSUMER INTERVIEWS

5. After the Temporary Restraining Order was issued in *FTC v. Financial Education Services*, I contacted consumers who had submitted complaints about the Defendants since the Complaint was filed on May 23, 2022. The earliest complaint in this batch of consumers I contacted was filed on May 29, 2022.

6. One of the consumers I contacted emailed me a screenshot of a message that she said her FES agent/mentor had received following the announcement of the FTC's lawsuit against Defendants. This message appears to have been sent by FES corporate employee Chet Seely from a Gmail account. A true and accurate copy of this screenshotted message is attached as **Attachment A**.

Interview with Everett Johnson, Jr.

7. On or around June 28, 2022, I interviewed Everett Johnson, Jr. who is a resident of Lancaster, CA.

8. When we spoke, Mr. Johnson's explained to me that his wife joined FES in either 2017 or 2018. Mr. Johnson's wife had wanted to get her credit repaired, and she met someone online who told her about a credit repair service opportunity with Financial Education Services. The individual explained to Mr. Johnson's wife that the credit repair service would repair her credit in about six months, and that the

service had an \$89 monthly fee.

9. The individual explained to Mr. Johnson's wife that FES offered a business opportunity that could make her credit repair services free. If she became an agent with FES and managed to bring five people into the company, either as credit repair service customers or fellow agents, her \$89 fee would be waived for the month in question. The individual also emphasized that, in addition to getting her credit repair services paid for, she could make a significant amount of money through the business opportunity.

10. Mr. Johnson's wife was intrigued by both the credit repair service and the business opportunity the individual was advertising to her. As such, she decided to register for FES. Mr. Johnson's wife paid about \$300 to register. She did not receive or sign a contract or contract cancellation form, and she also did not receive a written statement called "Consumer Credit File Rights Under State and Federal Law."

11. Soon after joining, Mr. Johnson and his wife learned that FES would repair her credit through a dispute letter process with the credit bureaus. FES supposedly had attorneys on hand who would write letters addressed to the credit bureaus on behalf of consumers. These letters would dispute items and accounts from the consumers' credit reports. FES would send these letters to its credit repair recipients, who would then be instructed to print the letters out, sign them, and

mail them to the credit bureaus. Mr. Johnson did not understand why his wife had to pay \$89 a month just for her to have to do all the work of sending these dispute letters out.

12. After registering to become an agent with FES, Mr. Johnson's wife began attending meetings with members of her upline who would pitch her a dream of being able to retire and become a millionaire thanks to the business opportunity. An upline referred to the agent that brought one into the company, as well as the agent that brought that agent into the company, and so on. High-level members of Mr. Johnson's wife's upline included Alfred Nickson and Marlon Hester. Mr. Johnson claimed that his wife would listen to these high-level FES agents speak for hours on end, both in meetings and in group chats. They would speak about how they lived in million-dollar homes and made millions of dollars through FES. They also explained that if you enrolled a certain amount of people into the FES, you would receive an Audi or Cadillac vehicle.

13. Mr. Johnson did not trust that these high-ranking agents' stories could be representative of the average FES agent considering that agents like Nickson and Hester each had hundreds of agents in their downlines. However, his wife became obsessed with the idea that FES would allow her to retire soon and obtain the lifestyle these high-level members of her upline were advertising. She would come home from work and then immediately hop on the FES meetings and group chats

while simultaneously attempting to do her agent recruitment work.

14. Mr. Johnson claimed his wife was given very detailed scripts to use to pitch the company to prospective consumers and bring them in. The scripts would start off with a question such as, “What do you want to get your credit repaired for?” The prospective consumer would then respond to this question, and there would be a well-crafted response the agent was supposed to send the prospective consumer following their response.

15. Mr. Johnson’s wife ended up enrolling him into FES as an agent as well, but he was not interested in doing any work for the company. His wife would register people underneath him.

16. Over the course of the four or five years that Mr. Johnson and his wife were registered with FES, his wife would regularly attend annual FES conventions. She took money out of their house funds to be able to afford the trip and attendance fees. At the 2021 FES convention in Orlando, the company announced they were changing names from “Financial Education Services” to “United Wealth Education.”

17. Since Mr. Johnson’s wife eventually registered Mr. Johnson into FES, this meant he was also receiving the credit repair service. Mr. Johnson did have some items removed from his credit report, which improved his credit score a little. However, the items that FES removed from his credit report were already on the

verge of being removed anyways since they were all about to turn seven years old, so Mr. Johnson is not sure how strong FES' influence was in having those negative accounts taken off the report.

18. Mr. Johnson and his wife ultimately left the company following the FTC lawsuit. Over the course of Mr. Johnson's wife's time as an agent, she did not make any money, and ended up having to pay the \$89 monthly fee for the credit repair services more often than not. Even when she managed to register people into the company, they oftentimes would either leave soon after registration, or have their accounts overdrawn due to them having no money.

19. Overall, Mr. Johnson was not pleased with the experience his wife had with the company, and believes they were sold a false dream of luxury.

CONSUMER SENTINEL NETWORK

20. The Consumer Sentinel Network ("Sentinel") is a database of consumer complaints maintained and administered by the FTC. The database receives complaints from consumers who directly contact the FTC, either by mail, telephone, or through the FTC's website, as well as from the FTC's partnership with other law enforcement agencies and consumer protection organizations. Given the vast number of complaints from numerous sources, Sentinel complaints are purged from the database regularly.

21. During the course of the investigation, I regularly searched the Sentinel

database for complaints filed against the Defendants.

22. On or around January 12, 2022, I downloaded from Sentinel a set of complaints that had been filed against the Defendants over the course of the past seven years, dating between January 12, 2015, and January 12, 2022. I used the following search terms in Sentinel's "Company Name" search field:

- a. "Financial Education Services",
- b. "FES Protection Plan",
- c. "United Credit Education Services",
- d. "UCES Protection Plan",
- e. "United Wealth Education",
- f. "United Wealth Services".

23. I downloaded the search terms' results into an Excel sheet. A total of 454 complaints made against the Defendants were contained in this Excel.

24. On or around June 28, 2022, I downloaded from Sentinel a set of complaints that had been filed against the Defendants since January 12, 2022, the date I pulled the original set of seven years' worth of complaints. The date range I used in this search was January 12, 2022, until June 28, 2022. I used the same search terms in Sentinel's "Company Name" search field as I had during my January search, which were as follows:

- a. "Financial Education Services",

- b. “FES Protection Plan”,
- c. “United Credit Education Services”,
- d. “UCES Protection Plan”,
- e. “United Wealth Education”,
- f. “United Wealth Services”.

25. I downloaded the search terms’ results into an Excel sheet. A total of 32 complaints made against the Defendants were contained in this Excel.

26. On or around June 28, 2022, I downloaded an additional set of complaints from Sentinel that had been filed against the Defendants over the course of the past seven years and beyond, dating between January 12, 2015, and June 28, 2022. I used the following search terms in Sentinel’s “Company Name” search field:

- a. “Credit My Rent”,
- b. “Youth Financial Literacy Foundation”.

27. I downloaded the search terms’ results into an Excel sheet. A total of 3 complaints made against the Defendants were contained in this Excel.

28. After having downloaded these three different Excel sheets containing complaints made against the Defendants from January 12, 2015, to June 28, 2022, I combined the complaints contained in each into one master Excel sheet. This master sheet contained 489 total complaints that were made against the Defendants using the following search terms over the course of seven and a half years:

- a. “Financial Education Services”,
- b. “FES Protection Plan”,
- c. “United Credit Education Services”,
- d. “UCES Protection Plan”,
- e. “United Wealth Education”, and
- f. “United Wealth Services”.
- g. “Credit My Rent”,
- h. “Youth Financial Literacy Foundation”.

29. After adding all the complaints into the master Excel, I organized the complaints by date so that the newest complaints were listed at the top of the sheet, and the oldest complaints were listed at the end. I then organized the columns so that the following information from each complaint would be displayed:

- a. The complaint’s date,
- b. The consumer’s first name,
- c. The consumer’s last name,
- d. The consumer’s city,
- e. The consumer’s state,
- f. The company name listed in the complaint,
- g. The complaint itself.

30. Following the organization of columns, I converted the master complaint

Excel into a PDF. A true and accurate copy of the converted PDF file that contains the 489 complaints made against Defendants on Sentinel is attached as

Attachment B.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on June 29, 2022, in San Diego, CA.

A handwritten signature in black ink that reads "Elena Hoffman". The signature is written in a cursive style and is positioned above a horizontal line.

ELENA HOFFMAN

ATTACHMENT A

Facebook

Done

Edit

UCES needs your help

Inbox



Chet Seely 9:58 AM

to me ▾



Good morning, Parimal and I need your help with something IMPORTANT to help resolve the FTC matter:

WILL YOU PLEASE GET WITH AS MANY CUSTOMERS IN YOUR DOWNLINE AS POSSIBLE AND HAVE THEM SEND IN THEIR POSITIVE EXPERIENCES WITH THE UCES PROTECTION PLAN?

Stories from customers, not agents 🙏.

Please have them email their experiences to chetseely@gmail.com today. The experiences they share shouldn't just be about credit restoration. Please contact **as many customers as possible** and ask them to **share a diversity of experiences** about the UCES products. The emails your customers send should share their personal experience with as many products as possible other than credit restoration. For example, many of your customers use the budgeting or debt paydown tool. So their email to me could be about just one of those 2 products. Other customers in your donwline completed their Will & Trust, for example. So their email to me could iust be about Will and

More

ATTACHMENT B

	Complaint Date	First Name	Last Name	City	State	Company Name	Complaint Info Comments
1	6/26/2022	Lakisha	Richmond	La Vergne	Tennessee	United credit education services	United credit education services promises to help customers with credit issues and in 6 months Ive been charged without any results. Member since December of 2021. How can I get a full refund from company?
2	6/24/2022	Catherine	Jackson	Boynton Beach	Florida	United Wealth Education	I was advise that I would receive a free trial membership to restore credit and was charged monthly membership fee of \$89 per month.
3	6/23/2022	Crystal	Simmons	Jonesville	Louisiana	United Wealth Education	Consumer was trying to cancel membership with United Wealth Education which she had been paying since Sept. 2021 a total of \$1050 via her CLB bank account. She cannot reach them, there is a recording that states something about a law issue.
4	6/21/2022	Van	McWilliams			Financial Education Services	Consumer is calling to asked information about Financial Education Services. Consumer was referred to FTC.gov/refunds. Consumer was referred to Supervisor.
5	6/20/2022	Kyle	Johnson	Newell	North Carolina	Financial Education Services	I paid the company to provide credit repair services and was offered a business opportunity to make money and offer the service to others in hopes of earning money and free services for myself. I stayed with the service for 12 months and did not see results. I began to research Credit Repair Organizations Act and learned that I had been violated. I contacted the company and was told that the CROA did not apply to them because they were a nonprofit. They gave me a partial refund despite stating that the CROA did not apply to them. I did my research and discovered that they were in fact a for profit corporation out of Michigan and called them back so they gave me the remaining refund. I told them that I was caused damages due to their actions and that I demand to be brought whole. The CFO's dad Michael Toloff called me and swore to me that I was not scammed and that the company does so much in the community, etc. At that time he told me that he was a consultant for the company. I have proof that the monthly payments that I made were labeled to be charged by Financial Education Services Inc. The company is in violation of a number of sections of the CROA. I have sent a formal letter to Christopher Toloff, the CEO with my current demands to rectify the damages that I have incurred.
6	6/20/2022	Valerie	Joyner	Seabrook	South Carolina	Fes/ United wealth education service	I have been with FES credit repair company for over 6 years and credit score is now extremely low nor do I get paid as a agentfield trainer. Everyone I try to sign up for these services tell me it's a scam. I have paid over \$200 to become a agent and still pay 89 a month...I just want to know is there anyway I can get my money back from these people. Other-Other Update
7	6/15/2022	Keith	Gilbert	Stuart	Florida	United credit education services	December 2020 i was Introduced to the company with information to help with personal credit reports , scores, and negative issue factors. Also a chance to join as an agent. They asked for my name, address, ss ,debit credit card information bank name, drivers license, and name of creditors. Then I proceeded to try with periodic phone calls , signing into website, and some email notifications. \$89 charges for 14 months then \$69 there after up until May 4, 2022 after last transaction from my credit card, then everything stopped . I called but no contact. There was a recording about court ordered disconnection and a Google notification of FTC case 2223030 Credit education services on June 15, 2022. I was quite disturbingly concerned about my personal information. and still no word from FES or UCES representatives. Other Other Update
8	6/13/2022	Roselandes	Jean Joseph	Miami	Florida	United Credit Education Services	Consumer says that the FTC filed a suit against United Credit Education Services because the services that they promised they are no longer offering. Consumer said she use to be able to see her credit score but she can no longer see it anymore. Consumer says that she send them emails but no one response and when phone calls are made she cannot reach them. msmaw

9	6/12/2022	Ezequiel	Cruz García	Kissimmee	Florida	B.O.C. Financial Education Services	CFPB Issue Type: Confusing or missing disclosures --- What Happened: the services were slow repetitive with no change in my credit. They did not give financial education or coaching.they did not fulfill what they offered --- Have contacted: CC Issuer --- Fair Resolution: They did not offer any solution, they closed and they did not notify that the service is no longer called to the company and they do not answer. I sent emails and did not receive a response
10	6/11/2022	MARIVIN	BARBOZA	Miami	Florida	united wealth education	el sr kevin velasquez nos dicto un entrenamiento indicando que podiamos reparar nuestro credito haciendo un pago inicial de \$189 y \$89 mensuales por 12 meses, tambien ofrecio la oportunidad de trabajo teniendo nuestra propia agencia y tener miembro debajo de nosotros lo cual nos generaria un ingreso mensual por cada miembro, hacien do un pago adicional de \$100, lo cual no fue asi nunca recibi el pago pr dichos miembros, pague \$300 y me debitaron la mensualidad el mes de mayo, afortunadamente procedio esta dem,anda y cerraron la compania, el dia miercoles 06-08-2022 cerraron el chat de what app donde estabamos incluidos sin dar una respuesta a las dudas de todos los que estabamos en dicho chat eramos mas de 300 personas.
11	6/10/2022	maried	hernandez	Miami	Florida	united wealth education	el senor kevin velazque nos dio un charla sobre united wealth education donde nos decia que era para reparar credito y a la vez tener un franquicia dentro de la compania el dia 15 de abril hice un pago \$299 y un cobro el 15 de mayo por 89\$, segun con el primer set de cartas mi credito iba a subir quitando lo negativo lo cual no fue asi, el dia 8 de junio me sacraon de un grupo de whatsapp donde daban informacion de entrenamiento, me sacaron sin ninguna explicacion al respecto luego vi en las redes sociales que FTC cierra la compania por fraude y esquema piramidal, quisiera saber que es lo siguiente que debo hacer y si es posible que me regrese mi dinero Update: 06/10/2022 caller would like to know if there is a way she can obtain her money back, I suggested her to check our website for Company refunds Mmoreno.
12	6/9/2022	Lamanda	Langkilde	Oxnard	California	United wealth education	I was lied and was told that this would help my credit score and so far my score has dropped and I do not make the money they are talking about. Also giving false promises saying the can fix your credit within 3 months. Also, they said you would get life insurance, it wasnt until I signed up that I realized I had to sign up people in order to qualify

13	6/8/2022	Natalia	Hall	Atlanta	Georgia	Financial Education Services	First let me begin by stating how manipulative this company is and how I am disappointed in myself for believing that I was a business owner. This goes into my first complaint this company lies to its recruits and tells them that when you are starting with the company you are a business owner. This is False information. When you start with this company you are an independent contractor and they have full control over your business. Financial Education Services also known as UWE is an At- Will Company and Michigan state (where the company is based) does not protect independent contractors from any discriminatory acts displayed by the company. Even if you are racially profiled, or someone shares lies about you to the corporate representatives who make decisions such as Chet VP of Sales and Sue VP of Operations they have every right to fire you. This is information that is not shared in the companies policies and procedures instead they have layers of rules vocalizing what you cant do instead of what they can do to you! Also they have a faster restoration process that they use for employees. This is why a lot of the customers are waiting years for results and their are so many more testimonies given my employees then their are customers unfortunately. I was an employee of this company for 5 years and I was suspended for an assumption based of of another leaders report which caused me my income. I was also an RR club member who received a car allowance to a few months before it was taken from me while still employed with the company which caused me my transportation and effected my credit. As a new mother to an infant less than a month old when all of this happened you can only imagine the stress this brought upon me and my family. At this point I know too many individuals who have given up their last to join this company including myself and to know that at any given moment for no legitimate reason this company can snatch all that youve worked hard for away was information worth sharing to others.
14	5/3/2022	Tasha	McKinney	Pittsburgh	Pennsylvania	United Credit Education Services	I started UCES 2 years ago and have seen barely no to minimal increase in my credit score. I paid the deposit to get started plus monthly fees and I had been paying the full monthly charge for a full year before it was finally lowered to the \$49 it was supposed to be after month 4? This company is a scam. I want my money back since you did not do anything I couldn't have done myself ! The woman who started me on this Alicia blinded me until I got set up but once I did, the first time I had a question she was no where to be found. Horrible!!!
15	6/4/2022	Danisha	Manning			United Wealth Education	I signed up in December 2021 for credit services and to be an agent. I have since been paying \$89 per month for credit services but have seen no improvement to my credit score. I had to pay upfront before services were rendered. I didnt even realize I would have to send out letters to the credit bureaus to help fix my own credit. However, I havent received any letters to even send out. I was also an agent meaning I would have to go out and recruit people to be agents and get consumers aboard to pay to get their credit fixed. By doing so, I could move up in the business. My title would be like regional director and so on based on my volume. We have mandatory meetings to get people excited about going out to recruit when all the time were just really getting the top people more money while we get nothing. Im having trouble trying to figure out where to cancel my membership as it is a waste of time and consumers money.

16	6/4/2022	Marlana	McMillian	Vernon	Alabama	united wealth education	i was informed that i would be able to work from making 1000-5000 weekly i was also informed that i would be able to make my payment of \$299 back in the first week of work. when i got my first check it was only \$40 never got another check afterwards. everyone was informed that irs is otting the company to be sure they are a legit service but no one informed use that they are being sued for fraud. i learned this information by doing my own research. i would like to oin the lawsuit i have 2 other individuals working for me through this company who are single mothers i feel terrible to have brought them into this tyoe of situation
17	6/3/2022	Harriet	Cosby	Southfield	Michigan	Financial Education Services	Consumer has been working with Financial Education Services. The consumer has been paying 86 dollars per month for approx. 6 years for credit restoration. She also got involved in a time share company Monterey Vacation Consulting Services Consumer believes that they were going to help her get "rid" of the time share and they sent her to collections. The consumer was ftc.gov website.
18	6/2/2022	Edier	De Moya	Las Vegas	Nevada	United Credit Education Services	They charged me \$189 at the beginning to start the credit restoration program, then they told me that the first 3 months would be \$89 and after the fourth month it would be \$69 and it was never like that, they kept charging \$89, I called them to cancel and they still charging me , I already talked to my bank to investigate them
19	6/1/2022	Everett	Johnson jr	Lancaster	California	Financial Education Services	Consumer stated that he'd Like to know how he can get his money back from Financial Education Services he states that he has been paying them \$89 to them every month but he states that they actually took down this company because they found out that they were doing fraudulent things.
20	6/1/2022	Cynthia	Barajas	Balch Springs	Texas	United Credit Education Services/ Wealth Education Services	Ajeaya Hongo, Las Vegas, Nevada, linktr.eeflawlesscreditadvisor I had reached out to Aundrea Hall first because I wanted information and she said she would be with me every step of the way. After I told her I couldnt afford it she would message me everyday and I finally had the money and after paid it she never responded. She would send me videos to watch that Ajeaya Hongo made. I tried reaching out to other people that were in the groups but once I told them who recruited me they ignored me as well. I tried cancelling after the first payment of \$299 and they kept charging me. I told her I emailed her that I was getting evicted and I couldnt afford to pay but they didnt offer any solutions and they made me email the company email and call but they never responded til after the money was taken out. I reached out again to ask for my refund but I couldnt get a response or my money back. She would call me then I would call right back and she wouldnt answer me anymore. I didnt get help with anything. I lost everything and I still dont have a home and they never tried to help me get a refund or help me with any questions or any help with my credit.
21	6/1/2022	Brandi	Roberts	Miami	Florida	Financial Education Services	I started as a agent with this company and worked my way up to the title of Vice President. I brought in a lot of friends and family including my husband as well. They told me I was out of compliance with certain social media flyers I had made in which I seen several others in the company using and shut down my back office and kept all the money of my upcoming check which was approximately \$4,000-\$6000. I tried everything to get the money that I had either so hard for and earned but I was told that the money was donated to the Youth Financial Literacy Charity and I couldnt get it back. My husband Gerard Seymour was also an agent in the company and they terminated him for no given reason and kept monies of around \$13,000 that I was expecting to get paid. He tried to get the money of all the enrollments of clients he brought into the company and they didnt give it to him and kept the clients.

22	6/1/2022	GEYSEL	Carrillo			Financial Education services	Me dijeron q iba a ganar mucho dinero y que iba ser dueña de mi propio negocio que además iban a arreglarme el crédito; dijo y estuve así por un año y nunca se arreglo le mintieron al principio q no necesitaba personas para crecer en el negocio y en cuanto entre le mandaron a reclutar personas que querían que me mintiera
23	5/31/2022	Daniel	Gonzalez	Pinon Hills	California	Financial Education Services/United Credit Education Service	Financial Education Services unlawful credit repair scam that has deceived consumers across the country. They have also falsely claim they can improve consumers credit scores by removing all negative items from their credit reports and adding credit building products. They have taken almost \$400 for a service they said they helped me with but they have done nothing!
24	5/29/2022	Aibil	Villa	Orlando	Florida	United credit education or Financial education services	Isaibis AROZARENA tells you that you can make \$1000 in a week and encourages you to recruit your whole family to earn more money and when you can't do what she wants she insults you and bullies you. she ordered to close my account with the company and the company did not pay me my residual of 14 clients. I have called the company United credit education (uwe) previously calling financial education services (fes) more than 6 times to ask for an explanation of why they suspended me and they did not pay me and they hang up the phone
25	5/28/2022		Not Provided			United Credit Education Services	Items were never removed from my credit reports as promised. I continue to have the same items disputed after 1 year of services.
26	4/27/2022	Natalia	Hall	Atlanta	Georgia	Financial Education Services	First let me begin by stating how manipulative this company is and how I am disappointed in myself for believing that I was a business owner. This goes into my first complaint; this company lies to its recruits and tells them that when you are starting with the company you are a business owner. This is False information. When you start with this company you are an independent contractor and they have full control over your business. Financial Education Services also known as UWE is an At- Will Company and Michigan state (where the company is based) does not protect independent contractors from any discriminatory acts displayed by the company. Even if you are racially profiled, or someone shares lies about you to the corporate representatives who make decisions such as Chet VP of Sales and Sue VP of Operations they have every right to fire you. This is information that is not shared in the companies policies and procedures instead they have layers of rules vocalizing what you can't do instead of what they can do to you! Also they have a faster restoration process that they use for employees. This is why a lot of the customers are waiting years for results and there are so many more testimonies given by my employees then there are customers unfortunately. I was an employee of this company for 5 years and I was suspended for an assumption based on another leader's report which caused me my income. As a new mother to an infant less than a month old when all of this happened you can only imagine the stress this brought upon me and my family. At this point I know too many individuals who have given up their last to join this company including myself and to know that at any given moment for no legitimate reason this company can snatch all that you've worked hard for away was information worth sharing to others. --- Additional Comments: Contact Me Directly

27	4/20/2022	Iumadrow	gabriel	Humble	Texas	United Credit Education Services	Based on the 335 reviews I've seen my issue is the same. They charged me up front then every month had me do all the work, but in the five months or so was given the same template to mail in every time which is just me begging to have my items removed or hoping I wear them down enough to get them to remove my discrepancies. I cancelled and only got half of my money back I want it all back off of principle alone to know that they are doing this to everyone I need my money back in full and I'm willing to escalate things to whatever level I need to get this situation rectified. This shouldn't be a business that should be allowed to operate even more so with their pyramid scheme tactics. I will not rest until justice is served.
28	4/20/2022	Natalyn	McPhie	McDonough	Georgia	United Credit Education Services United Credit Education Services	CFPB Issue Type: Confusing or missing disclosures --- What Happened: I have been with a company for over a year paying 90.00 a month to help with credit repair services and have not had a change in my credit scores at all. I only have the response of these things take time. In the mean time I have paid all of my credit cards on time have not opened any new lines of credit. --- Fair Resolution To see a change in my credit.
29	3/31/2022	Jessie	Pickar	Minneapolis	Minnesota	United Credit Education Services	United Services continues to call even though I have requested to be removed from their call list over 10 times. They continue to call from different phone numbers and when I tell them I have asked to be removed they ask me 'why exactly should we do that'... If I ask to talk with a supervisor, they say they are the supervisor.
30	3/15/2022	ERICKA	KEITON	Jacksonville	Florida	UCES Protection plan	CFPB Issue Type: Fraud or scam --- What Happened: I sent a document on Dec 17, 2021 and haven't receive a response. --- Fair Resolution: I sent a letter to your company and no response.
31	2/15/2022	Carlos	Gonzalez	Fort Lauderdale	Florida	United credit education services	Bueno yo la llame para información para Reparacion de crédito ella me índico que me podía ayudar si me acogia a ese programa de repara crédito que en 3 meses me asegura que me podía comprar mi casa claro tenía q pagar \$89 dólares mensuales eso ocurrió en marzo 2021 y aun mi crédito sigue igual!! Me trato de comunicar con ella y no responde llame a la supuesta compañía lo que me dicen es q yo no estoy enviando las cartas q ellos me envían para q las imprima y las envié yo eso fue lo que me dijo el supervisor Sr Rigo a su vez me indicaron que me cambiara de banco para evitar problemas y yo lo hice ya q confié en ellos. También cambiaron de nombre este q estoy dando es el nuevo nombre. Mi crédito sigue igual fueron falsas promesas no quiero que le pase a nadie mas!!
32	2/4/2022		Not Provided	Milpitas		UWE previously FES Financial Education Services	UWE aka United Wealth Education (formerly known as FES (Financial Education Services) was already fined for being a pyramid scheme in the state of Georgia. UWEFSE is running the same pyramid like tactics in California.
33	11/26/2021	John	Banks	Winston Salem	North Carolina	United wealth education	Could'nt find this business and they are trying to get people to give money to repair credit and start a business. IsVictim:false --- Initial Means of Contact: Unknown

34	11/27/2021	Corrina	Lynch	Fort Lauderdale	Florida	United Credit Education Services	I was in a NAVYFEDERAL GROUP via facebook and noticed a young lady mentioned jinaelizerbeth247 credit repair business. So I reached out to the company via instagram. I also received a text message. I asked the company to show me the credentials and they did. The person said it would be 400.00 and only half was required. So I sent payment of 200.00 via paypal and it was sent back by the company. So I sent payment of 200.00 via Zelle. I usually don't use Zelle for business only my family. I was told they would get right on with disputing incorrect items on my credit in 10 days. I then was told to send 100.00 more. Not a problem. I will have this paid in no time. In the few days of this my grandson died after birth and someone from the company text me and asked could I help them because they have cancer and was dying. That's when I knew I was scammed. I asked for my refund and was told soon. Now the company do not respond to any of my calls or text messages.
35	10/27/2021	Andrew	Manousos	Stamford	Connecticut	United Credit Education Services	I want an inquiry on my credit report removed immediately, I never gave this company any permission to have my credit ran, I wouldn't ask for it or pay for it
36	11/5/2021	Nelson	Roman	Orlando	Florida	United Credit Education Services United Credit Education Services	CFPB Issue Type: Credit monitoring or identity theft protection services Billing dispute for services --- What Happened: I GET THE UCES PROTECTION PLAN AND I MAKE ALL MY DISPUTES ON AUGUST 17- 2021, AND NOW 59 REGULAR DAYS THEY DON'T MAKE ME ANYTHING WITH MY DISPUTES --- Have contacted: CC Issuer --- Fair Resolution: ACCORDING TO THE LAW CLEAN MY CREDIT AS MUCH AS THE LAW CAN DO IT
37	1/16/2019	Christie	Isom	Pine Bluff	Arkansas	Financial Education Services	I joined FES with the impression that I would get my credit restored and make a little money on this side offering the same products and services that was offered to me. So I met up with two FES agents, whom disgusted how I would make the money back that I spent as an investment to myself within a week in which I paid \$288 to get started. Once I paid I noticed that all contact was ceased. I had already paid my money so I tried to make the best of it but due to a lack of knowledge I had no clue on what to do with the links that were sent to me. I tried to reach out several times to the reps via text message and Facebook Messenger to no avail. So I decided to reach out 2 customer service only to be told that it was up to me 2 figure out how to use my websites and train myself. I felt so alone and used as if I was just sold a dream to pay someone's commission check. I do not believe that this company was looking out for my best interest. Then to top it off the dispute letters that I was supposed to send 2 the three credit bureaus were very vague and consisted of my fixed accounts such as my mortgage and finance company for my vehicle. The letters were very vague and did not seem legitimate at all. This company is very misleading and untrustworthy as they took my money left me hanging. --- Additional Comments: I will be satisfied with a full refund. Thank you!

38	1/2/2019	La'Quasha	Rivers	Valrico	Florida	Financial Education Services	So Agent Kristin Jones stole \$350 for services that were not rendered. She represented herself as an fes agent and then disappeared. I contacted FES after several attempts to reach this individual. A supervisor was in contact with her via email and then told me that I'll need to resolve the issue myself. They refused to do anything about her stealing money from me and not providing services. Robert, the compliance manager said that she told him she was calling me. That never happened. I called FES several times and emailed Robert directly since the agent responded to him. He then told me that I needed to resolve the issue with her directly. I have emailed, called, and sent numerous texts to Ms. Jones and she refuses to respond but still has my money. --- Additional Comments: I want the money back that she stole from me. I personally know of another individual that she stole money from and she has just blocked calls and will not respond to anyone unless it's a member of the management team at FES.
39	8/19/2021	MARY K.	SPENCER	Clinton	Iowa	United Credit Education Services	November 22, 2020 United Credit Education pulled \$188 from my checking account as agreed with one of their employers Latonya who referred me, for my credit repair. I never received any paperwork from UCESPP for any of their work done on my behalf. I never spoke to them, Until I noticed UCESPP monthly withdraws of \$89 from November, December of 2020 Jan-July of 2021. I called my bank CLAIMS DEPT- First Trust Credit Union in Michigan City, Indiana to file a complaint.
UCESPP when I tried calling had voice messages, saying they were closed. It was hard attempting to reach their right department for a refund. So I attempted to continue with the help from my bank. So when I did speak to various people on the 11th of July I was forwarded to STILL various departments within UCESPP CUE. Disputes fished around with words of willing to pay certain amounts. I only agreed on the 1x fee of \$188. Their refusing to refund all of my money outside of \$188 as I agreed, started my claim with BBB!
40	9/19/2021	Brittaney	Key	Honolulu	Hawaii	United Wealth Education	A former schoolmate of mine began advertising last year for credit repair services as her at-home business, where you work independently but still as an agent of some company. Her public Facebook is: https://www.facebook.com/profile.php?id=100010973777772 . I attended an informational webinar that she directed me to when I requested to learn more, but I learned that in order to become an agent, I would be required to sign up and pay for the same credit repair monitoring services I'd be selling to other people. It also explained the bonus structure for signing on new agents. This entire setup did not interest me and was suspect, so I left the webinar partway. However, I recently found the name of the company that she connected to: United Wealth Education, which is the new name of Financial Education Services according to the old FES website. Agents also sell products from United Credit Education Services (https://www.ucesprotectionplan.com), which is an entity of UWEFES. The setup is definitely a MLM not a pyramid scheme since they sell a credit repair monitoring service but the requirement to pay in monthly to the same services you sell sounded suspicious.
41	8/27/2021	Earlene	Robinson	Fortson	Georgia	united credit education services United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: I signed up myself, mother and my father back in June of 2021. July the agent who signed us up decided he to use the same credit card to pay his cell phone bill. Speaking with the agent he stated he worked for Mary Kay which he was terminated for using a customer credit card to pay his personal bill and was charge and arrested for credit card fraud/abuse. Mr. allen hampton shouldn't be working with credit cards! Therefore I cancelled my services with the company. --- Have contacted: CC Issuer --- Fair Resolution: Refund for all services

42	8/20/2021	Jasmine	Arellano	Spotswood	New Jersey	uces protection plan	CFPB Issue Type: Excessive fees --- What Happened: they weren't in compliance with the fair credit reporting act and i am entitled to pursuant to 15 usc 1681n. --- Fair Resolution: i am entitled to pursuant to 15 usc 1681n.
43	11/30/2018	Monica	Oliva	Springfield	Missouri	Financial Education Services	I paid for this company to assist with credit repair. It's been 10 days and I have not gotten a call or a email. I have not heard anything from them and I called the recording states closed for a meeting. The woman who signed me up has been nasty and rude with me and states she isn't getting commission so I need to trust the process but there has been no process. She asked me to text a photo of my SSN card and my DL to her cell phone! When I ask for updates she says she's at her part time job. I requested a refund and she declined stating contact the company. I've made several attempts and I am getting no results, no calls, no help whatsoever. After ready the REAL reviews I realized I've been scammed out of my money! I have tried over and over to remove my credit card information from there system and it will not allow and I do not want my account to be charged yet again for a service I am not receiving. --- Additional Comments: A full refund of my money and a notorized letter stating my SSN, ID and credit card infor will be discarded.
44	8/22/2021	Demetris	Pugh	Narrowsburg	New York	United Credit Education Services United Credit Education Services	CFPB Issue Type: Excessive fees --- What Happened: Federal law bars credit repair companies from requesting or collecting fees for credit repair services until certain conditions are met around the delivery of services. However, United Credit Education Services charged multiple fees for its services before demonstrating that the results had been achieved as required by law. Specifically, the company charged me (the consumer) an initial set up fee of \$99.00 and also charged me a monthly fee of \$89.00. Pursuant to 15 USC 1678a (3) United Credit Education Service (UCES) is a credit repair organization. Collecting any money for the service before the service is fully performed is a violation pursuant to 15 USC 1679b. Under 1679b(b) no credit repair organization may charge or receive any money or other valuable consideration for the performance of any service which the credit repair organization has agreed to perform for any consumer before such service is fully performed. After multiple months of paying for this service and seeing no results, I cancelled my recurring monthly fee. When I, the consumer signed up with UCES I was required to pay a setup fee of \$99 and a reoccurring monthly fee of \$89. UCES is willfully in violation. UCES should immediately redirect all prior payments to me pursuant to 15 USC 1692h --- Have contacted: CC Issuer --- Fair Resolution: redirect all prior payments back to I, the consumer pursuant to 15 USC 1692h.
45	7/27/2021	Latoya	Randolph	Avon Park	Florida	United Credit Education Services	This company has received 89 since October to repair my credit I have not received any correspondence with this company nor has my credit changed. I also attempted on several occasions to cancel service removed my card information and my card was continuously charged. In attempt to stop payment I even contacted my bank and this matter has yet to be resolved I need help
46	7/27/2021	RACIEL	FUENTES REYES	Tampa	Florida	United Credit Education Services	From February until now i have paid 600 dollars.first payment almost 200 dollars and after that 85 each month until now.i contacted this company to find help to repair my credit score.they told me my account in colletion when are very old it would be easier and fast for fix it.it take no more than 4 month to my credit appear in 620.it was not true.i started paying from february an my credit is down.i had an user and pass world and i cant access to my account in UCES.

47	7/5/2021	Shannon	Castaldo	Narrowsburg	New York	United Credit Education Services United Credit Education Services	CFPB Issue Type: Excessive fees --- What Happened: Federal law bars credit repair companies from requesting or collecting fees for credit repair services until certain conditions are met around the delivery of services. However, United Credit Education Services charged multiple fees for its services before demonstrating that the results had been achieved as required by law. Specifically, the company charged me (the consumer) an initial set up fee of \$99.00 and also charged me a monthly fee of \$89.00.Pursuant to 15 USC 1678a (3) United Credit Education Service (UCES) is a credit repair organization. Collecting any money for the service before the service is fully performed is a violation pursuant to 15 USC 1679b.Under 1679b(b) no credit repair organization may charge or receive any money or other valuable consideration for the performance of any service which the credit repair organization has agreed to perform for any consumer before such service is fully performed. After multiple months of paying for this service and seeing no results, I cancelled my recurring monthly fee. When I, the consumer signed up with UCES I was required to pay a setup fee of \$99 and a reoccurring monthly fee of \$89. UCES is willfully in violation.UCES should immediately redirect all prior payments to me pursuant to 15 USC 1692h. Also, I am requiring \$40,000 in actual damages, punitive damages, costs, and fees for violation of the CROA. --- Fair Resolution: UCES should immediately redirect all prior payments to me pursuant to 15 USC 1692h. Also, I am requiring \$40,000 in actual damages, punitive damages, costs, and fees for violation of the CROA.
48	8/6/2021	Demetris	Pugh	Narrowsburg	New York	United Credit Education Services United Credit Education Services	CFPB Issue Type: Excessive fees --- What Happened: Federal law bars credit repair companies from requesting or collecting fees for credit repair services until certain conditions are met around the delivery of services. However, United Credit Education Services charged multiple fees for its services before demonstrating that the results had been achieved as required by law. Specifically, the company charged me (the consumer) an initial set up fee of \$99.00 and also charged me a monthly fee of \$89.00. Pursuant to 15 USC 1678a (3) United Credit Education Service (UCES) is a credit repair organization. Collecting any money for the service before the service is fully performed is a violation pursuant to 15 USC 1679b. Under 1679b(b) no credit repair organization may charge or receive any money or other valuable consideration for the performance of any service which the credit repair organization has agreed to perform for any consumer before such service is fully performed. After multiple months of paying for this service and seeing no results, I cancelled my recurring monthly fee. When I, the consumer signed up with UCES I was required to pay a setup fee of \$99 and a reoccurring monthly fee of \$89. UCES is willfully in violation. UCES should immediately redirect all prior payments to me pursuant to 15 USC 1692h. Also, I am requiring \$20,000 in actual damages, punitive damages, costs, and fees for violation of the CROA. --- Fair Resolution: Refund all money paid along with damages immediately.
49	7/9/2021	Marette	Gillen	Spring		Financial Education Services	Pyramid scheme of individuals posting on Facebook that they can legally delete all negative reporting, even foreclosures, for a fee. Several of the team members post that they have a score increase and the remaining ones congratulate each other to entice outsiders to apply for credit repair. They're even posting credit tradeline account numbers, balances, and remarks on their page publicly about their customers. They also tagged one customer by name, and relayed private information about her credit score. This entire group is a scam and I have realtor friends promoting their services on their own Facebook. This is highly suspicious as nobody can remove negative credit reporting that is accurately being reported. I suspect fraudulent documents are being made to remove the derogatory account.

50	6/20/2021	Ryan	Day	Houston	Texas	United Credit Education Services	I started with UCES on April 15, 2021. This credit service has provided nothing but misleading information and false advertisement. I was advised by the client it would be a soft credit pull. It ended being a hard credit pull on my credit report. This was not advised to me by the client before I started and I have proof that shows she advised me it was a soft pull. I had two Walmart accounts (good and bad), the company removed the good account from my credit report. On my derogatory Barclays account, the company disputed it and late payments were added instead of being removed. This company has hurt my credit more than it helped. I am requesting the credit inquiry to be removed from my credit report and be partially refunded for the service I received. It is against the law to provide misleading information. More harm has been done to my credit more than anything and i want people to be aware of this company as well. I will take this further if I need to.
51	6/19/2021	Jennifer	Offord	Chicago	Illinois	Financial Education Services	This woman is lying on PPP loans and then charging people 17%+ for doing so. So basically she will put other peoples lives at risk of going to jail for a federal crime then charging an unethical amount of your PPP loan to do so. She also used my information at an attempt to draw loans in my name.
52	6/25/2021	Samuel	Cassamas	Atlanta	Georgia	Financial Education Services	<p>This person pitched me a credit rebuilding service called UCES, which is in some way operated by a company called Financial Education Services (FES). FES asks people to become agents who sell their credit repair services, among other things to other people. As well as recruiting new agents.</p> <p>I did attend a zoom call led by Adriana Nielsen, who made the bulk of their business claims.</p> <p>Im not certain if this is a pyramid scheme but it certainly had the ring. They offer different tiers of earnings from levels and amounts of time committed.</p> <p>the credit repair business charges a \$188 setup and \$89 a month which can be waived as you recruit new people to the business.</p> <p>I encountered this through someone who seemed to be targeting those on social media who express financial worries, or seem to have significant problems. If this particular agent is any indication, they target people with no money and bad credit and sell them sky high dreams.</p>
53	5/25/2021	Britt Lowe	Smith	Lawton	Oklahoma	Financial Education Services	I became a FES Agent on 23 April 2021 in the amount of \$288. This business was committed to provide videos & training needed to help other consumers with credit repair, establish trust/will, etc. I called at least 3x a week about the videos not working, and each representative said the videos were fine on their end, called ended. I never received any troubleshooting at all. This company was the only one I had this issue with. I never got beyond the new agent videos at all. I learned on 18 May 2021 that not one call I made was documented. This shows how much this company cared about my issues or my success. On 18 May 2021 a young lady was the one who informed me that no documentation was made. So I paid \$288 for what?!! I was transferred three times when a young man told me I could get a refund for this program, and I would not have to fight for this. As of this day, it has not happened at all. I am very upset about this matter. --- Additional Comments: Contact and refund.

54	5/18/2021	SALOME	JOJUA	Brooklyn	New York	United Credit Education Services	I signed up with company on September 2020 because agent convinced me that they could help me remove hard inquiries from my credit report. Agent also told me that hard inquiries are relatively easy to work with and it will take approximately 3 to 4 months to remove them. 8 months has passed and I still have same amount of inquiries on each of my credit report. I called the company and someone I spoke to told me that several credit inquiries were removed which is not true because I still have it on my credit report. On 5/18/21 agent that signed me up told me that he is a third party and he just passed my information to the company, however in September 2020 I was not told that agent is third party (to whom I would not give my personal information if I knew that, that person is third party). Company has not delivered what was negotiated.
55	5/11/2021	kijane	sayles	El Cajon	California	uces protection plan	a man reached out to fix my credit and my husbands it was \$191 i signed up on the site and it started talking money out of my account and i couldnt cancel it i had to get a new card
56	4/8/2021	Tiffany	Santiesteban	North Miami Beach	Florida	Uces protection plan	CFPB Issue Type: Incorrect information on your report Information belongs to someone else --- What Happened: Credit inquiries are on my credit report that I did not make multiple times --- Have contacted: CC Issuer --- Fair Resolution: Take it off my credit report
57	4/8/2021	Tiffany	Santiesteban	North Miami Beach	Florida	Uces protection plan	CFPB Issue Type: Incorrect information on your report Information belongs to someone else --- What Happened: Credit inquiries are on my credit report that I did not make multiple times --- Have contacted: CC Issuer --- Fair Resolution: Take it off my credit report
58	3/12/2021	Carri	Walker	Miami Gardens	Florida	United Credit Education Services	I was promised a service, credit repair service to be exact. I was promised help but received no help and was instructed to handle my affairs on my own. I paid \$300 in services with no results or help. I will make another effort to reach out to the company. --- Additional Comments: Refund of full amount for taking my money and wasting my time.
59	3/3/2021	Jennifer	Grant	Bedford	Texas	United Credit Education Services	Company billed me for several months without providing any services. Once you enroll you are told that the process has started and that you need to wait for your letters to arrive so you can start your credit repair. However you are not notified that there are additional steps before the letters go out. They continue to bill you each month even though you are not active in the system and they aren't providing you with any services; only taking your money. Once you contact them for refund or credit for the months you weren't active but billed for they refuse. Their justification is that they send out emails; emails that i was never able to find, stating that you need to log on to your account. Only after requesting to have the service cancelled were they willing to issue credit, but only for 1 month. This company is a total bait and switch, they are getting paid and not providing ANY services. --- Additional Comments: I would like a refund for all 3 months that I was billed and didn't receive services for.
60	3/7/2021	Lashanda	Steele	De Kalb	Mississippi	UCES United Credit Education Services	CFPB Issue Type: Confusing or misleading advertising or marketing --- What Happened: I've been with the company since 8/20 and haven't seen much improvement in my score. Last I checked it was 475, I'm not satisfied and would like a full refund. --- Fair Resolution: I would like a full refund.

61	2/22/2021	Katia	Templar	Land O Lakes	Florida	Financial Education Services	<p>I enrolled as an agent back on March 28, 2019. I did not know much of anything about the business because all I wanted was to fix my credit. But David Marquez kept insisting to sign up as agent which ultimately I was supposed to have signed up under my spouse Matthew Ortiz. My spouse got so upset that he confronted David Marquez. In order to keep the peace and him not complain to corporate. David ended up placing my entire organization underneath my spouse Matthew Ortiz. However, when I reached out to Alfred Nickson for help he informed me that no one was able to move my leg. That only proves more to me the manipulation and power that David Marquez has.</p> <p>I have lost thousands of dollars investing into the business and so has my spouse Matthew Ortiz. David Marquez always says that in order to make money we need to invest in the business and also make certain sacrifices. He has manipulated not only me and my spouse but all of his agents the same which is to use some of our money towards enrolling agents into the business. He also says that we can always make the money back when we trigger our cabs which at times we end up making less than what we ended up putting out of pocket. Now as newcomers we don't know any better so we follow his instructions. I am sure that if you investigate further you will find that he has manipulated and convinced many others to give their last penny with the interpretation that they would make their money back when they trigger their cabs, when it's completely false. He has made false promises of making \$1,000 a week as you can see on the email attached to this email. He has also advised us to set aside money for us to use to enroll agents. This information was not shared via text message. It would always be via telephone or in person. He would always tell us not to say anything about it because corporate couldn't find out.</p>
62	2/25/2021	Carla	Robins	Clearwater	Florida	Financial Education Services	<p>Sosa StakZ &lt;gpscarla1@gmail.com>;Sun, Feb 7, 11:05 AMto paymentservices, info, paymentservices, bcc: Caleb, bcc: B.THIS PROGRAM HAS DONE NOTHING FOR MYSELF NOR THE PEOPLE I ENROLLED AND PAID FOR OUT OF MY POCKET TO ASSIST WITH THERE CREDIT AMONG OTHERS. I AM REQUESTING FULL REFUND BE APPLIED BACK TO ME: PAYMENTS FOR MYSELF, SUAVE BOYDSTON, AND CALEB GASWAY. WHOM ARE MY SON AND HUSBAND WERE ALL PROVIDED BY ME. ABSOLUTELY NOTHING HAS BEEN DONE ON EITHER ACCOUNT. --- Additional Comments: On Wed, Feb 10, 2021 at 11:30 AM &lt;message@myfes.net>; wrote:Dear Client,As discussed, in an effort to get your refund processed securely, and as quickly as possible, we will be sending an eCheck to you. An eCheck is simply a digital version of a paper check, which you retrieve via your email. Here is what you can expect -The check will come from Youth Financial Literacy Foundation and supported by Deluxe Payment ExchangeClick on the link in the email and open the eCheck PDFPrint the check using any printerEndorse and deposit just the same as if you received a check by mail.Helpful TipsMake sure you have access to a printer before you begin this process. If not, a printing service (Staples, Office Depot, etc.), friend or family member are other options to help print the check.When you open your email, scroll down the page to the blue tab and click &#39;open check&#39;Scroll down and select &#39;Guest Option&#39;.Your check will be ready to print.To learn more about eChecks, visit https://www.deluxe.com/echecks/receipt-process. Please be sure to be checking both your inbox and spam folders for this email.If you have any questions about how this works, call DPX eChecks support at 877.333.6964 or email them at support@deluxechecks.com .----</p> <p>Regards, Customer Support / UCES Protection PlanPhone: 248-848-9065, option 1Fax: 248-699-7000Email: support@ucespp.netinfo@ucespp.net / www.ucesprotectionplan.com</p>

63	2/25/2021	Patryce	Counts	Rancho Cucamonga	California	United Credit Education Services	I enrolled in this program over 6 months ago. When I was solicited for this program, the initial representative promised that this entire process would take less than 90 days to have completed. I have called into the customer service line every month with issues and complaints. Each time I am told a new story and new information that was not promised when I initially signed up. I have been requesting to speak to the owner of UCES since October 2020. Which to date, I have not received a call back yet. On 2/12/2021, Shyanne G emailed me customer profile information (social security number, credit history, and phone number) and informed me to call her. I initially thought this was the owner's information, and after calling and talking to the customer, I was made aware that this customer is having the same issues as I am. This was my last straw and gave me all the proof that this company is beyond unprofessional and lacks the necessary customer security. --- Additional Comments: I am seeking the owner John Doyle to handle my accounts and the poor individual who sent me her personal information.
64	3/11/2021	Elizabeth	Rosas	Aurora	Colorado	Credit My Rent Inc Credit My Rent Inc	CFPB Issue Type: Improper use of your report Reporting company used your report improperly --- What Happened: Disclosed previous rental fees from more than 10 years ago. I'm on benefits and unemployed --- Fair Resolution: Fair act
65	2/24/2021	Courtney	Adams	Fort Lauderdale	Florida	Financial Education Services	I recently signed up to become an agent with this company at a cost of \$288 with hopes of possibly repairing my credit. As a couple months went on I had not used or activated any of the products that they offered. I then decided to cancel the service so that I would not be charged any additional fees. At the time of cancellation I asked to be refunded the full amount since I did not use any of the services. She then asked the customer service department & then called me back to let me know (via voicemail) that my full credit that I requested was approved. I then received an email a couple days later stating that I have received a \$94 refund. I then called & was told that I can not receive a full refund from the agency & sorry for any misunderstanding. --- Additional Comments: Refund of the full amount of \$288 that their customer service department confirmed I would receive, back to my original form of payment.
66	2/11/2021	Nadia	LBell	Charlotte	North Carolina	United Credit Education Services	On February 3rd I called with the credit rep on the phone after I noticed a unauthorized charge and also was sent a email that states I will be receiving a echeck. As of today I haven't received anything and spoke with a supervisor stating that my refund wasn't processed. Will have to wait another additional 5 to 7 business days for a refund. --- Additional Comments: Will like to received the refund as stated in the emails
67	1/30/2021	Osmel	Villarreal	Las Vegas	Nevada	United Credit Education Services	I got services with this company and I paid them because the sales agents lied to me, I never received anything and I never used the service. Sales agents told me that I have to pay only one payment, I been trying to get my refund back but nothing. --- Additional Comments: I want all the money that I paid to this scammer company. This company is advertising that they are A+ Accredited by the BBB.

68	1/24/2021	Shamika	Gray	Lancaster	Pennsylvania	Financial Education Services	<p>I've tried reaching out to FES and my agent to cancel services as both and agent and customer. Prior to accepting the roll of agent for FES my agent asked me what city and State I lived in. Once I told them they said that was great because they were forming a group of agents in that area. I was under the impression that I'd be learning and working with other people in my area and have a team to build knowledge and support with. Once I signed on I was quickly rushed through the process of complete 3 fields of info required to be an agent. All this coming from the agent. Then promoted to post a screen shot (generally question about credit repair) sent to me. Then another asking for single mothers needing additional income to inbox me for details. Anyone that responded the agent would have me create a message attaching them to it. I was to tell them that we were business partners and we could help them fix their credit. I didn't like the business partner because because that is a lie, and I'm not friends with someone I just met. This felt very uncomfortable to me because the people on my social media are friends and family and I felt I was luring them in to harassment instead of generally trying to help them. I happened to go through all my agent's accesses and learned everything is a pre-written script! Even the part about forming a team in my city... what they are doing is trying to lure one person in as an agent telling that lie and then having them to gain clientele who need their credit fixed, with no intention of really helping. They go straight in and try to make them an agent which cost a monthly fee. They get commission for each person that would sign up under me. Also everything is do it yourself all you do is read a script. This is not right! Character and Integrity mean a lot to me and I would never want to get my family or friends involved or purred in to a lie or scheme that you can't be refunded for after 3 days. They make it seem like you have to become an agent the way they word the services. I knew better but went against my best</p>
69	1/7/2021	Dominique	Smartt	Saint Clair Shores	Michigan	Youth Financial Literacy Foundation	<p>I thought I got hired in as a data entry personal, but found out that it was customer service from home, helping people with their credit. I began the training and within the third week, I realized the people that were calling in were the same type of people asking the same question. "What am I paying for?" From understanding of the produce that they were selling was a subscription that would correct and help restore the credit by just paying 89.00 a month. The Agents that are enrolling them are not explaining to the customer how the product works and what features it comes with said feature. When I realized what was happening and they are indeed conning these certain types of people, I started to ask questions about the product and what they are doing to the Agents that don't communicate with the people that they are enrolling. The trainer told me that they don't really take action to that, the best they do is talk to them and that's it. And then the customer doesn't want the product anymore, it is in our jobs to convince the customer to stay and not quit the subscription. I haven't really made any attempts to correct it because I was just in training, not quite working yet. I wanted some information onto what's going on in the company and I contracted a attorney. I contacted the attorney to get some information and she told me to go to Attorney General Office. I want a full investigation and I want my name to be anonymous and I want those people to get their money back. I think it's a pyramid scheme because the agents are getting paid for every single customer they bring into the fold.</p>

70	1/29/2021	Leena	Sham	Riverhead	New York	United Credit Education Services	I signed up to UCES through an agent that I use to go to school with. She informed me that she can get rid of my student loans. I paid \$189 in March 2020 and was charge \$89 until December 2020. The first two months 1 item was deleted from all 3 credit bureaus and 2 items were deleted from only credit bureau. For 6-7 months there was no improvement and they would produce letters every other month. They made mistakes on my dispute letters and when I call they would say it'??s just their verbage. And none of my student loans deleted. I tried reaching out to the person that enrolled me; however, she blocked me. She even asked me to promote her business, but I did not feel comfortable since I did not have the desired outcome. --- Additional Comments: I would like to receive a refund
71	1/4/2021	Henry	Richardson	Hercules	California	United Credit Education United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: I had a payment arrangement with Navient. The amount of money that they wanted me to pay each month was a little high. So I went online to find another agency to help me to make lower payments. I was contacted by United Credit Education. I told them my circumstance. They told me that " I have already paid this loan off 2 or 3 times." They were calling me on Saturdays and I felt that I needed to make a decision. I paid them \$89 and \$270 two other times. I received letters from Navient that I was delinquent. I was able to contact United Credit Education and they told me to not worry about it and disregard the letters and they would take care of it. I made another payment. For some reason I did not have a good feeling. I tried to reach out to them a few times. I am the sole provider trying between work hours I was unable to reach anybody. With everything going on with COVID I just was not thinking about it. I thin a month ago my credit score dropped 200 points by Navient. I called them and they told me that there was no money applied to my account. I was dubmfounded and felt duped. I was working towards buying a home and this floored me my credit score went from 600 to 400. When I called Navient they told me I was a victim of fraud and gave me this number. I have made payment arrangement with Navient that start on March 1st. --- Have contacted: CC Issuer --- Fair Resolution: I would like them to take in consideration that I was a victim. If you look at my credit history you can see I have worked to get it you. This has set me back 2 or 3 years. I would not purposely not honor a payment arrangement. I just got dupped.
72	1/15/2021	Monica	Dimbo	Redford	Michigan	United Credit Education Services	I've been with this company since Sept 2020 I have done everything this company has advised me to do and no change in my credit. My agent Lunden Whitfield has terrible customer service skills. She wanted me to send her my personal information so she can login into my personal account. i didn't feel comfortable doing that . i felt that was highly inappropriate I feel this company is a scam. I sent dispute letter and nothing change. I would like to get a refund of the money I spent. You call the 800 number you're on hold for an hour or so. --- Additional Comments: My account closed and refund of my money.
73	1/4/2021	john	mathew	Sunnyvale	Texas	United Credit Education Services	Travis Lindsey provided false claims and guarantees on the result of a credit score. After a few months, no return calls or responses were done. They always said keep waiting to improve on the score. --- Additional Comments: Refund \$455 for not performing any changes
74	12/26/2020	Yveline	Felissaint	Lake Worth	Florida	United Credit Education Services	In the month of August I signed in this business by an agent who promised me that the company will fix my credit by a sum of \$89 per month. And after 90 days my credit would change. Though, I know It would have been hard to afford it. But I still agreed with to pay the amount. Now I'?m in December 26th and I checked my credit score nothing change. I stopped making paying and called them to cancel. I need my refund of \$495 For the 5 month inclung \$138 I paid for the first month, --- Additional Comments: Refund

75	12/17/2020	Hermes	Vargas	Las Vegas	Nevada	United Credit Education Services	In the past month of May, I started a contract with this company to fix my credit, at that time I made a payment of \$ 188 dollars (onetime setup fee \$ 99 & Monthly fee \$ 89) until now after 8 months I have paid an amount of \$ 811 dollars and I still do not receive any results, they have given me 4 packages of letters for me to send to the different credit bureaus for which I have paid at the time of certifying and sending them, so the total amount invested by My already exceeds \$ 1000, 00 dollars, as they tell me there is still one more package to send, at that rate how much I will have paid at the end of this process. The best solution would be to use that money to pay the debts that appear on my credit. In my view, something is not right, an extremely long process that extends for months, where you pay and pay without obtaining results, the packets of letters request the same thing every time and the credit bureaus respond the same every time, from the second packet of letters, they could have stopped sending and started a negotiation process with creditors, but here the business is to spread over time and get as much money as possible something is not right. When I went to them to express my disagreement, they proposed me some solutions: 1. Extend the service without making more charges 2. Stop representing for the moment and return in the future and give it again 3. The refund of 4 months and cancel the service. I consider that all these offers are offensive, disrespectful and absent of any professionalism, after 8 months offering these things is outrageous, however I decided to accept the 4 months of refund and cancel the service, since I do not expect anything good of them and I have no confidence. But my wish really is that they reimburse me for all my money, because no result was achieved, I also wish that this strange way of offering service be investigated so that in the future they do not harm more people. Thanks a lot. --- Additional Comments: Refund.
76	12/16/2020	Doreen	VanDenBaard	Martinez	California	United Credit Education Services	I was asked to join this CREDIT REPAIR program by a person on Facebook in needing to clean up mine and my sons credit I joined through this gentleman who sold me nothing but lies. I have asked more than 20 questions to this gentleman without one answer and everytime I reach out to the company for my refund. They tell me it is on its way however they just continue to charge me over and over again. They offer nothing but false information and the entire program and the people who are selling it are nothing but fakes. DO NOT I repaeat DO NOT use this company. They can do nothing to help your credit and do not stand behind their word. --- Additional Comments: I would like a full refund in the amount of 598.00 as I was guaranteed.
77	12/8/2020	Ronetta	Stoute	Brooklyn	New York	Financial Education Services	I signed up as an fes agent back in October 2020. I was promised to make about \$500 a week. After I signed up, they were trying to get my friends and family to join. I was excited about helping people fix their credit. After to months for trying I have nothing to show. I paid \$277 for initial free. Plus 30 dollars for a app subscription for 2 months. This app did not do anything for me at all. It was a waste. Almost everyday they have me join a zoom meeting about getting customers and I still never really used their services. My credit score decreased drastically since I been enrolled. I would just like to cancel everything and get a refund. --- Additional Comments: I would like a refund of \$307. This includes the enrollment fee, first month subscription and also the 2 month subscription for the marketing app.

78	6/19/2020	Nathan	Mailoto	Pacific	Washington	Financial Education Services	I signed up as an agent in 2019. I wanted to become an active agent so I was told I had to pay for a protection plan. I was charged 188 and wanted to get the discount price but I was told no by customer service. I signed up 5 people may 22nd and did not get paid my commission for one of those customers and was told it was because I owed the company for not being an active member. I then kept my 5 people and was supposed to get my next month free. Nope they charged me \$89. I was told it was because they didn't link my accounts. I would like a full refund. I am no longer interested in working this mess out. Plus to get someone on the phone is hours long. --- Additional Comments: Full refund
79	6/16/2020	Talina	Richardson	Seymour	Connecticut	Financial Education Services	I am no longer an agent. I attended a presentation. I was told to sign up as an agent in order to see best results as agents had priority(including a different line to get my own issues resolved) and that after I had to find 5 people that had no prior knowledge of credit and bad credit I would be able to have my own services for free. I was also told husband and wives are to sign up together and to make him my own agent in order to see results. We were told that was the way we would both see results. I received a letter to send the credit bureau's stating all of the debt did not belong to me. I called FES and asked if I could have the letters changed because I immediately recognized and could confirm I owned some of the debt. I had been making payments on a few of them. I was told to not change the letters, the unchanged letters were needed in order to proceed, that this was standard procedure for the company and that the credit bureau's needed this letter to begin the process. Months later nothing had changed. I kept sending the letters and waiting for response. After months of paying, advertising, and allowing all of my friends and family to be contacted nothing occurred. I told FES that the credit bureau's did not follow up with me. I received a reply stating to continue with the program because FES will get them to remove everything from my credit since the credit Bureau did not respond within allowable time frame.I followed the 'blueprint' as advertised. I had an old bill that I didn't know about going to an old address. One day it was forwarded to me I opened it and it stated I was being sued. I contacted the FES attorneys that are advertised and received no reply or help with the matter. I kept trying because I wanted to believe this was the answer myself and community needed. I was sent copies of success stories and credit scores from people I did not know and told to keep posting and sharing them on social media. I take accountability for getting ahead of myself and advertising this company to my friends, local real estate agents, attorneys, loan lenders, family, and local churches. It has cost me alot of
80	12/10/2020	I	Johnson	Brooklyn	New York	United Credit Education Services	I've purchased the product to see if I was able to fix my credit. I applied since June 2020. We're in December and my credit is still the same. I've send the paper work that I received from the credit collector's. And I have not received answer regarding my files. Contacted by the person who I set up the account with, and her reply is that M-CM-M-BM-^@M-BM-^charge back from your disputes aren't ok, nor a good thing to do...this is what I get in returnM-CM-M-BM-^@M-BM-^] --- Additional Comments: Refund or Repair would be highly appreciated. Would not recommend this company to anyone..

81	11/10/2020	Eric	Brickus	Orlando	Florida	Financial Education Services	I purchased the \$288 plan today on November 10th, 2020. They told me that they would be able to resolve my credit problem where I have insufficient credit history, my credit age average in currently 6 months and the person who convinced said they would, but after doing more research and talking to another member which is not making money off me because I am not from his network marketing and does get commission from me told me the truth and said that hiring them would not make a difference whatsoever. I was tricked and wasted 2 evening on from this fasttalking salesman which I will not reveal his name for ethical and legal reasons. --- Additional Comments: I request a refund in the next 5-7 business days in the total amount of \$293 which amounts to the activation fee of \$288 for the first month plus the \$1 for some other activation fee and the \$4 processing fee.If I do not receive my money within this timeframe I will be asking my credit card company to cancel the purchase I was misled into making.
82	11/16/2020	Wadeedah	El-Amin	Hampton	Georgia	Financial Education Services	I paid \$700 to Mr. Newman for credit repair who worked for your company. He has stated in writing that the \$700 was given to your company and your company did not follow through with the services I paid for. I have been bounced around for months with trying to receive a refund for services not received from your credit repair company. Again Mr Newman started he gave the money to your company. This is very unfair and I need a resolution to this issue. This is very unprofessional and unfair to pay for a service that I did not receive and to be just ignored as if I'm giving away money and that's not the case. --- Additional Comments: Refund
83	11/5/2020	Roslen	J	Bridgeport	Connecticut	United Credit Education Services	This company was not at all helpful. I joined feeling confident in knowing that I would finally have the support needed to resolves my credit issues. Instead I have invested too much money with no results. 199\$ to join On June 12 2020 \$89 a Month (\$445) with me spending my precious time being the middle man mailing spending extra money to make sure the delivery is successful(\$60). I can NEVERrrrrrrrr reach anyone for assistance or help. So I paid them lol this money since June for me to do all the work. Oh yeah and NO Results that I can see and all my time wasted. I want every dime I spent with this company back ! hate that for the first time I took the right steps to fix my credit for my future and this waist of time and hard working money on this crap. I want a full refund and to cancel but can't cause no one everrrrrrr answers the phone at this place! Save your time and money fix your own darn credit people. --- Additional Comments: Full refund even for my certified mail that I paid for my things to ship to your company and to ship to the credit locations. Please returned my hard earned money with your low ***** credit score abilities. Have Nice Day
84	11/2/2020	Dallas	Sutton	Albertson	North Carolina	Financial Education Services	I was totally completely lied to when I signed up for this protection plan. I was told that all my negative marks on my credit could be erased and that is not true. You can only get them removed if there is an error or if the creditor does not respond. I was told this could be done in 30-45 days which is completely untrue. There is no telling how long this could take. I was told attorney's would be handling my affairs. There are no licensed attorneys that work for this company. Only employees handle the claims. None of the services that I was told were handled by legal professionals really are. I want a full refund immediately for being mislead as to what it was I was purchasing. You people should be ashamed of yourselves lying to people the way that you do. Your website couldn't even pull up my credit report. Refund me my money now. --- Additional Comments: I would like a complete refund of all my money asap.

85	10/28/2020	Jimmy	Griffith	Waldorf	Maryland	Financial Education Services	I'm filing this complaint against Financial Education Services because they purposely hindered my promotion to the next rank that would have allowed me to retain more income. I met all of the requirements and when I called to request for them to make certain moves within the multilevel marketing structure, they told me that they would move my team members around because I quit, but for two weeks they did not do it. When the time came for my promotion because that one person was not moved, I did not get the promotion. There is definitely craftiness taking place in the structure system and it is very unfair. --- Additional Comments: I would like a refund of all the money that I have spent on this company since day 1.
86	10/23/2020	Dan Thuy	Nguyen	Gilroy	California	United Credit Education Services	I thought this company would help fix my credit issues, but unfortunately it didn't. I enrolled in September with payments of \$99 + \$89. Then another \$89 for October. I tried cancelling through their app, but wasn't able to. I emailed them to cancel, but got no reply. I also tried calling only to wait for over an hour with no avail. I just want a refund back since I could've wrote those letters myself and felt that what they promised was not what was happening with my credit score. Has gotten worse instead of improving! --- Additional Comments: Be able to cancel this subscription and get a full refund.
87	10/24/2020	TIFFANY	ALSTON	Kansas City	Missouri	FINANCIAL EDUCATION SERVICES	CFPB Issue Type: Fraud or scam --- What Happened: I started working for FES as an agent which includes credit repair, I was paid to sign clients up for repair. I did my research and found out that they are practicing illegally. under the CROA it states that no company should charge to repair credit until services are performed. They charge \$188 to start their services and \$89 a month thereafter. As an agent I paid \$288 to start the business which includes a credit repair fee as well. I want every dime and penny that has been lost from this company for myself and the clients I have signed up. --- Fair Resolution: I want every dime and penny that has been lost from this company for myself and the clients I have signed up.
88	10/24/2020	Jonae	High	Kansas City	Missouri	United Credit Education Services United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: I started working for UCES for credit repair. I did my research and found out that they are practicing illegally. Under the CROA it states that no company should charge to repair credit until services are performed. They charge \$188 which includes the start of repair and a platform fee to start their services and \$89 a month thereafter. Their customer support knows nothing when I need help, it is like they took my funds with little to no help since April. I have spent \$633 so far with their services which includes \$188 plus 5 months at \$89. --- Have contacted: CC Issuer --- Fair Resolution: I am requesting that I am refunded everything I have spent for services
89	10/24/2020	AZHA	BROWN	Kansas City	Missouri	United Credit Education Services United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: I started working for UCES for credit repair. I did my research and found out that they are practicing illegally. Under the CROA it states that no company should charge to repair credit until services are performed. They charge \$188 which includes the start of repair and a platform fee to start their services and \$89 a month thereafter. Their customer support knows nothing when I need help, it is like they took my funds with little to no help since April. I have spent \$722 so far with their services which includes \$188 plus 6 months at \$89. --- Fair Resolution: I want a refund on everything I have paid

90	10/2/2020	Christopher	Call	Boomer	North Carolina	United Credit Education Services	I signed up with this company on Feb 29, 2020 in hopes of them helping repair my credit. I was told that I would start seeing results in as early as 30 days and would see maximum results if I stayed with the program for 6 months. I paid \$189 upfront and \$89 every month since then and have not seen any improvement in my credit, and old accounts have been opened back up due to the dispute letters. If anything, this has hurt my credit more than it has helped it. This company is a waste of time and money! --- Additional Comments: My desired outcome would be a refund of the money I have wasted on these services
91	10/21/2020	Shartel	Harrell	Clermont	Florida	United Credit Education Services	I was told that they can remove late payments, student loan debts, duplicate accounts and incorrect information. They are a complete lie and fraud. Everything that has been removed is because of me contacting the credit bureaus myself. I have tried calling them when I discovered that their was wrong information on my credit and they kept giving me the run around. The Agent Anthony whom I sign up with makes it seem like he is the one doing the work but really all he does is get people to sign up. When seeking help from him all he would say is I got you or tell me to call the company. They say once a member you get access to all these services but that's not true you have to pay for additional services. They don't do anything for you other than type up letters that you have to pay to send to the three agency.
92	9/22/2020	Carlos	Philmon	Omaha	Nebraska	United Credit Education Services	I was scammed out of hundreds of dollars for a service that was never performed nor live up to advertised promises. Month after month I had issues with my account being over drawn due to being double charged. As well as them taking payments from other financial accounts not linked to my account payment methods that I provided. Once this occurred I canceled my service, along with requesting my financial documents I sent them and a refund. Neither were received and when I called to voice concerns I would get the run around, lengthy wait times in attempt to get me to disconnect, or straight hung up on. --- Additional Comments: Refund my initiation fee as well as monthly charges.

93	9/14/2020	Adrena	Womack	South Windsor	Connecticut	Financial Education Services	<p>I would like a refund of \$ 377.00 which includes \$288.00 to join as an agent and \$89.00 for not being able to get my 5 people in thirty days .The date that i paid my \$288 was June 20, 2020 and my \$89.00 was deducted on July 20, 2020.This company is a Pyramid Scheme disguised as an Entrepreneur business. There is NO training just these revival like Zoom webinars, with these fake testimonies. They have all these webinars because they have to keep you motivated so you won't quit. The truth is your hung out to dry after they get your money. I joined FES to help people and also make extra money, not to get scammed out of my hard earn money. The copy and paste adds on Instagram and Facebook is nonsense. There were no events in my city and i wasn't going to add to my financial strain and travel to another state to sit down with cheerleaders. Enroll 5 people than services are feel is not true at all, you have to keep 5 active people in order for it to be free. This is misleading and fraudulent. This company has so many BBB complaint letters it should be embarrassing. The mentors rave and rant with their lies when trying to close the deal with your contacts. This was their way to get the person excited about signing up. This company doesn't care if get your 5 people because they are making money off of your recurring \$89.00 charge each month, so it's a win-win for them. When i called with concerns i was made to feel that i was incapable and not coachable. I would not trust anyone affiliated with this company. I feel scammed and I would like my money back. I really thought this company was ethical. I wanted to make this my side business. I am unemployed because of the Covid and I want my money back! Please refund my \$377.00 --- Additional Comments: I am unemployed because of the Covid and I want my money back! Please refund my \$377.00</p>
94	9/21/2020	Saleemah	Williams	Nashville	Tennessee	United Credit Education Services	<p>WHY IS MY ACCOUNT INACTIVE WITHOUT MY PERMISSION AND THEY DEAL WITH PEOPLE WHO CURSE AND I HAVE NOT CURSED ANYONE OUT. John Doyle is not to assist me ever again. --- Additional Comments: I would like John Doyle boss to call me back for calling me by first name and we are not friends and not assisting me because my agent said he should not ask so many questions. I call long holds and the lady doesn't clarify what she can discuss and what she can not discuss with me because I am new. She didn't want to do her job and help assist me. What is wrong with those kinds of evil heart individuals. If I have an agent we'll she is still nursing her child and helping one in school. I told John Doyle I was available during 12pm or 4pm. So whay is going on I have no problem leaving TN period it is all on this company. And I'm not stranger to moving forward and placing reviews. But I do not want John Doyle and if cinnamon turner can help I need right times to do contact her. Because this business is not helping or assisting me or telling me what exactly do I need to do contact, etc. it's like I paid for something half way and not getting any help period just questions by John Doyle. Who told me at first I do not have a credit score on Equifax and Experian. I've called them at least every day and weekend and emailed and complained. And just got somewhere worth Equifax and still; a number oy with Experian. And this is not their names. But they could at least respect me as a customer regardless. I'm sure most definitely heard far more worst than myself not wanting to be called; by first name basis. And be upset and call when I ask for supervisor. Well I don't want to speak to people who can not help me. LISTEN TO ALL THE CALLS IVE ONLY TALKED THREE PEOPLE THERE. INCLUDING JOHN DOYLE, and they are NOT HELPING ME! Why help me STOP DETESING AND UNDERSTANDING.</p>

95	9/6/2020	Robin	Powell	Mesquite	Texas	United Credit Education Services	I purchased UCES protection plan under a woman promoting her service on Instagram. On her page she advertises that she has connections that M-CM- 'M-BM-^@M-BM-^\\Legally ErasesM-CM-'M-BM-^@M-BM-^] student loans, repos, late payments etc... I signed up under this person and paid the \$188 fee in March 2020. I was guaranteed that I would start to see positive changes. I followed everything that I was told to do in this process of mailing out the dispute letters as I was told, it instead made my credit worse. I contacted the person who sold me this plan and she was no help, she told me to contact customer service. I contacted customer service, who talked me into sticking with the program. I've been paying \$89 a monthly, in which they take faithfully every month on the 14th. I still have not gotten the results that she said I was going to get. Nothing has changed on my credit report. In fact the items that she said could be legally removed are still on my credit and I've been working with them for the past few months, I am just now realizing that nothing is helping and I feel like if I can't get the results that she promoted on her Instagram, I would like have the 188 plus the \$89 per month that I paid and nothing changed. The woman never contacted me after to see if anything changed or got resolved. I feel really taken advantage of especially during this COVID-19 situation. I registered with UCES in the hopes that I would my situation would be better, and instead I got the exact opposite. The connection she claimed she had, ended up making my credit worse. I am disappointed and ashamed that I believed in her. I have a 2 year old daughter that I could have used this money toward and instead I believed what she told me. I just want all of the money paid back and I would like to take my business elsewhere. --- Additional Comments: If I can't get the results that this woman promoted on her Instagram, I would like to simply cancel my plan and get my \$188 and the 89 a month they took out of my account since March back. And I would like for that woman to removed the false advertising that she promotes on her page.
96	9/9/2020	Luis	Mora	Hollywood	Florida	United Credit Education Services	I have been trying to reached them by phone for the past three days to cancel their services and I have not been lucky to get any representative on the phone to help me with my cancelation I waited for an hour everytime and when I think Im getting a representative my call go straight to the voicemail where I can only leave a 5 seconds voice-mail --- Additional Comments: To have their services canceled so I dont have to pay one more month
97	9/4/2020	Jatavia	Taylor	Forest Park	Georgia	United Credit Education Services	I was told this company could help myself and my husband with credit repair and that we would receive paperwork in a few weeks time due to Covid-19. We never recieved any paperwork and i reached out to the company multiple times with the end result being that no one answered the phone. I see the complaints are mostly similar to mine. I should have done my research. Take my advice and use a legit credit repair service this one is not it. --- Additional Comments: I want a full refund.
98	8/28/2020	Venissa	Saddler	Horn Lake	Mississippi	United Credit Education Services	I contracted with this company in March 2020. To date, they have withdrawn over \$600 from my bank account. The only thing this company did was send out two letters with fabricated disputes saying the exact same thing. Whenever I would inquire of the agent about the progress of my services, she would get a nasty and 'hood' attitude. The only thing that any of the agents tell you is to 'Trust the Process', without any details. They don't appreciate if you ask questions. The agent, Marironne Sutherland decided to cancel my services when make inquires three days ago, although she had just dedicated another payment from my bank account. This company is a fraud and a scam and needs to be investigated immediately. --- Additional Comments: I would like all of the \$600+ funds that was automatically withdrawn from my account returned IMMEDIATELY to me or I am going to contact an attorney to inquire about a class-action lawsuit against this company.

99	8/23/2020	Shannon	Masciulli	Tucker	Georgia	United Credit Education Services	Through someone On Facebook They convinced me to signed up with them in February 2020 , paid 289.00 to be a agent /customer. Told myself I want to see what they Can do for me before I start pushing them services off to other people. Well here is is August 23rd, 2020 and they are about to take their lovely 89.00/month payment out tomorrow the 24th and there is no place I can even find online to cancel. When you call you can't get through. I wish I read these reviews before signing on. They have done nothing to increase my score. They say you'll get a score increase of 100 points in 45-90 days, my score is damn near still the same and here I am 7 months invested. They should be ashamed they are getting people's hard earned money during this pandemic with little to no results!!! I'm disgusted with how much money I have dished our and u gotta do all the work just to see your score drop every month.???!!! Waste of money run if anybody try's to tell you these people can help your Credit score!!! --- Additional Comments: To get my money back to run far away from this company as I can!!
100	9/4/2020	Briana	Castrejon	Garden Grove	California	financial education services	They are affiliated with financial education services. They offered card terminal services. They asked if I was interested in opening a merchant account. They asked me to provide ssn, ein, dob, name, address.
101	8/28/2020	Nakiah	Parrish	Brunswick	Georgia	United Credit Education Services	I signed up for this service on Feb 20, 2020, sent out the letters as told and instead of my score has stayed the same for each credit bureau. I believe I've been mislead or frauded. I've tried to remain determined but there's no way there's been no progress in 6 months. --- Additional Comments: I would like a refund of all charges totaling \$722
102	8/3/2020	Dominique	Wiggins	Jacksonville	Florida	Credit my rent Credit My Rent Inc	CFPB Issue Type: Fraud or scam --- What Happened: Paid for services with "credit my rent" on May 14. After a few weeks of no update I sent an email and was got a respond and was they just received my file and she was working on it. In June I asked for another update and was told they were behind due to COVID So i sent several emails to cancel the service and requested a refund. Each week I'm begin hung up on and told "it's being processed" and still haven't gotten it -- Have contacted: CC Issuer --- Fair Resolution: A refund
103	8/24/2020	Walter	Schoenborn	Springfield	Pennsylvania	United Credit Education Services	Had signed up for guarantee of services that were promised and never received Various complaints after being promised a refund for services never rendered. - - Additional Comments: I am looking for a complete refund for initial payment and subscription of \$366

104	8/17/2020	Richard	Rodriguez Maldonado	Charlotte	North Carolina	United Credit Education Services	I became a customer of this company on June, 2020. I regret paying money to this business it was the worst mistake. UCESP advertise themselves as a company who can fix your credit and claimed to have a program that works. They charged my account on June 19, \$188 dollars to start services with them and for them to prepare a set of letters to sent to the credit departments. They then proceeded to charge my account 89 dollars on July, another 89 dollars on August. The total amount was 366.00 dollars, that I paid for a service that I had to do on my own. They emailed me a set of letters that appeared to be written by a third grade level person. The letters do not say their Company name on any part of the letter or document that their so mentioned lawyers are representing you. The agent never followed up with me, I contacted her in so many occasions only to not get a response from her and when I did got a response she always stated was going to reach out to her team leader to get the answer of my question because my questions caught her off guard. My question was simple.. M-CM-'M-BM-^@M-BM-^\\what is the next set of letters going to say as the credit departments stated they weren't removing anything because the Information was accurate. Days after my question I revived a phone call from another agent who told me I needed to call corporate in order to get an answer because they were unable to answered it. I also request assistance to enroll in the rent reporting process that they advertise and that my agent claimed was a successful one. I never got a response from her. My agent name was Roxana, I get that you can be busy and having two jobs and family can be a handful, but if you can't take care of customers then you shouldn't be an agent. I was told at the beginning that my credit was going to boost at least 100 points easily by removing items from my credit report. My credit went down 89 points and whats worst, debt collectors that weren't calling me before are now harassing me and reporting late payments again. This companies were showing as ND (no data reported) on my
105	8/26/2020	Venissa	Saddler	Horn Lake	Mississippi	United Credit Education Services United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: I signed up with United Credit Education Services in March 2020., with the expectation of removing items from Credit Report. I have been with this company for five months and paid \$634 and the terms of the contract has not been fulfilled. Today, my credit repair agent, Marrienne Sutherland stated that she was discontinuing my service because she did not like the fact that I was asking questions about the process, although the company took withdrew another \$89 out of my bank account last week.Before I contact an attorney, I would like a refund of the \$634 that I have submitted to this company. --- Have contacted: CC Issuer --- Fair Resolution: I would like a refund of the payments that were withdrawn from my bank account.
106	8/7/2020	Loretta	Shelton	Fairfield	Ohio	United Credit Education Services	My husband and signed up for services with UCES which they advised could remove several items from credit but later was advised by several letter that the items can not be removed. We were charged \$289 each, plus \$89 each a month for services that couldn't be removed and was not removed! Being promised a service to be done, which could not be and still being charged for these monthly fees is unacceptable. We feel as though this was wrong. --- Additional Comments: Nothing

107	8/20/2020	Shaunda	Crudup	Franklinton	North Carolina	United Credit Education Services United Credit Education Services	CFPB Issue Type: Confusing or misleading advertising or marketing --- What Happened: On 8/17/2020 the United credit education services pp, pulled my credit report in a unauthorized way. I was under the impression that United would pull a soft inquiry, but instead United pulled a hard inquiry as in applying for a loan.i didn't not authorize them to do so!! Also statewide commercial lending llc this company was working along with United.. PARTNERS CREDIT&VERICATION was the agency who gave them my information that I didn't authorize.. --- Have contacted: CC Issuer --- Fair Resolution: A full refund (Which I am entitled because I told the agent to cancel my services with a refund) and that inquiry deleted from my account!! ASAP..
108	7/28/2020	Peter	Markham	Richmond	Virginia	Financial Education Services	I was asked to join this company in April of 2020. I was getting a loan for funds to get started, and a rep that is considered my upline need my information for starting my on franchise. I was sending him the money to get my account set up not knowing that I did not need to send him money for the action to take place. I provided him with my information for that purpose. During the process he advised me that I could set my own account up, and asked for my fiance's Zelle information to send money to her account for sign up. I provided the information, and he did not send the money. He actually took my personal information and opened a bank account with Netspend in my name. This action was identify theft and fraud. I already had an netspend account open and it alerted risk management to block my accounts until further notice. I asked the rep for the receipt and the card to prove to netspend that the account belonged to me which he used my SSN to create. The rep refused to give me the card then blocked me on all avenues to contact him. The also told me not to change my password in my back office, so he could access my account. I then learned that all his actions were against policy with FES. I then reached up to a few superiors, to get help with the situation with my SSN being used without my permission, and they asked me not to contact corporate with the matter, and that I should handle this internally. I tried that, and the rep blocked. The rep now has my SSN, and will I've reached out to corporate due to no cooperation. Corporate has taking 3 weeks to respond, and has been taking the complaint as if I dont exist. I finally got in touch wiht a rep who would take my case, and it's been a month on-going. This action of my SSN being used to create an account, and cause my banking to be frozen until I can provide the card. The rep lives in California, and I live in Virginia. There is no way that I can get the card. Since then I have had weird, and unlawful attempts at achieving credit on my CBR. I filed a police report with my local police department, and have sent this to the corporate FES, but I have got nowhere. The rep was also

109	7/28/2020	Renata	Wilkins	Spartanburg	South Carolina	Financial Education Services	6/29/2020 I paid for the Credit My Rent service in the amount of \$151.95 for their M-CM-#39;M-BM-^@M-BM-^GoldM-CM-#39;M-BM-^@M-BM-^ status service. As of this date I have had numerous calls to the organization and been given excuses as to why the service has not been provided. I spoke with a worker last week (7/23/2020) who advised she was calling my landlord to verify my rent and proceed to the next phase in the process. However, today I was informed that my account hasn't been verified. As a future homeowner I enlisted the assistance of this program in order to assist with my home buying process and it has proven to be a headache. In times like this money is hard to come by and therefore the service should be as accurate as possible. Lastly, today I spoke with the manager Michelle Castelow who attempted to explain that they were short staffed, etc and I explained that is a company issue, not mine as the customer and instead of making excuses she should be making an effort to resolve the issue by chipping into help her workers out if they are short staffed and she hung up on me. I proceeded to call back and she got another employee to speak with me instead of her making contact with me, she told the female worker to tell me she would be in contact via email. This is extremely frustrating and very unprofessional. --- Additional Comments: That I am contacted directly by the bench,specifically Mrs.Castelow acknowledging the complaint was received and an apology as well as a payment adjustment.
110	7/20/2020	Yessiomara	Torres	Dorchester Center	Massachusetts	Financial Education Services	I joined FES and UCES on June 6th at 8pm.I cancelled my FES account on June 8th at 2-3pmI then cancelled with UCES on June 9th at 2-3pmAll before the 3 day mark that's established through the FES and UCES terms. It is now June 20th and I have still not received my refund which totals out to \$288 (FES \$199/ UCES \$89.) I was told it will take 2-5 business days and it has been over a week. If you could please let me know the delay I would greatly appreciate it. Thank you! --- Additional Comments: I would like my refund as soon as possible. I was not an agent or credit repair member for more than two days. I did not use any of the services provided either. I just want my money back thank you!
111	7/20/2020	Priscella	Osby	Amarillo	Texas	United Credit Education Services	I have tried several attempts via email and phone to cancel my membership before the 3 days were up. I had read the reviews from the BBB and my sister had an account with this company and was scammed over \$500 for services that effected her credit versus helping it. When I have called I waited on hold for 45 minutes, then the lady answered and said she would have to transfer me to another department only to be on hold another for another hour and no help. I do not recommend this company to anyone wanting to repair there credit. I have yet to received my refund and have not been able to speak with a live person. Not only do they scam you, they want you to have others to join to make money off of them and scam others. I will not watch anymore of there videos. I will clearly tell people to run from this company and read the BBB reviews. I should have done that to begin with. How can I ever get a refund if no one answers the phone or emails you back. HORRIBLE company. --- Additional Comments: I want a full refund for what they billed me and to never bill me again.
112	7/26/2020	Bre#39;Asia	Johnson	Garnett	South Carolina	Financial Education Services	I would like a refund of my money due to shady contracts and fraudulent activity surrounding this particular company. --- Additional Comments: \$293.00

113	7/29/2020	nichole	Anderson	Wilmerding	Pennsylvania	United Credit Education Services	One of their representatives reached out to me on Facebook implementing they could help me repair my credit. I paid the representative/organization one hundred eighty eight dollars for their services. The next day I do as the representative says downloaded their app and went on their website and could NOT access any information. I've called three times to obtain a refund spoke to a manger that opened the system long enough for our conversation to convince me to remain a client. I was assured all was well. Again the next day I go to use the website and it said I was not a member and to contact their customerservice. I waited on the phone for over an hour for a manger to answer the phone. Their customer service rep today told me I would get a refund in which I was told that two different times. --- Additional Comments: One hundred eighty eight dollars.
114	7/16/2020	Leilena	Jones	Dolton	Illinois	United Credit Education Services	I signed up with this company in 5/2020 with the belief that they would assist me with repairing my credit. I paid \$189 initial fee, plus \$89 for June and July. I was promised that within a few months I would see a difference, I have not seen any increase, not even 1 point. Absolutely nothing has changed in my credit. I am sent a set of letters to send to the credit bureau, which are generic letters and both sets says the same thing, just different verbiage. I was literally paying for them to send me paper to send out, which I had to get the stamp also. So in essence they did no work because these letters are obviously computer generated. This company does absolutely nothing. I pay monthly for a service that does nothing. I tried calling customer service to cancel, no answer; I sent an email, and yet to hear a response. I feel they are misleading and offer services that they simply can not deliver on. I want a full refund for everything I paid thus far, which is a total of \$367. I will never use this company again nor do I recommend them. --- Additional Comments: I feel this company should refund my \$367
115	7/13/2020	Stephanie	Grant	Brownsburg	Indiana	United Credit Education Services	I was sign up thru a rep that said there was a promotion with zero sign up fees. After I filled everything out to get active, it charged my card. I reached out to the rep who signed me up and she stated she accidentally sent the wrong link and told me to contact customer service. That was in 7/6/2020. I was charged \$89. I emailed and called to leave a message. I received an auto response saying my email was received and being handled. I logged onto their website and it said my account was inactive. I still HAVE NOT received my refund. I was my money refunded. I never used this service and was completely lied to when signing up. --- Additional Comments: I want my refund of the \$89 taken from my bank account.
116	7/21/2020	Lyndsy	Mason	Fort Worth	Texas	United Credit Education Services	Hi yes I started working with Representative Cris Cren who didn't give accurate information regarding what I signed up for. I was under the impression that there company would do all the work for credit repair when in reality all they where doing is wrighting dispute letters. She canceled the policy and told me to contact customer service at 2488489065. At which I did and was told I would receive a refund. This was back on June 29th needless to say I never got my refund of 179 and then a month later after canceling with them they took another 89 dollars out of our account. Called back today July 21st waited on hold for over an hour then got disconnected then finally spoke to Jerri only to be told that yes they screwed up both accounts where canceled and that we should have gotten a refund and no money should have been taken out. She transferred me to escalations where I waited on hold for over an hour only to be disconnected again. I am now back on hold for yet another hour. I messaged my representative who is not willing to assist or help at all. --- Additional Comments: I would like to be refunded my 178 and have my 89 dollars that they took out after canceling to be refunded as well oh and for them to actually return my calls at the contact number they have on file.

117	7/22/2020	Cassandra	Jolly	Apopka	Florida	United Credit Education Services	I have contacted the company several times now to cancel my membership because I cannot afford to keep paying \$89 a month for something that is not working for me. For one, the company does next to NO work. They send me letters that I have to send out myself and that's it. When I contacted them to cancel the first 2 times, the wait times were outrageous and as soon as I finally get someone on the line, they place me on hold again without even asking my name. The 3rd time I contacted them, my information was taken and I was assured that my membership was canceled. I took their word for it until today when they charge me AGAIN! I am currently on hold with the company again... I was number 45 in line. I finally got someone on the phone, told them I needed to cancel, and they placed me on hold. I'm going on 28 minutes more of hold while I'm writing this. The rep did not even take my name! I am so LIVID! This company is scamming people! I took a chance with them and I regret it. --- Additional Comments: I want my membership CANCELLED as I was told it would be and I want my charge from today refunded. This is outrageous! I will allow them to keep my money from the last few months I was in the program, but I have already called to cancel and I am being thrown around now and this should have been resolved already. I WANT MY MEMBERSHIP CANCELLED IMMEDIATELY AND I WANT MY REFUND PROCESSED IMMEDIATELY!
118	7/14/2020	Ameerah	Palacios	Louisville	Kentucky	United Credit Education Services	I have been trying to cancel my subscription for nearly two months. I have tried calling, leaving messages, and filing a request in writing. Their fraudulent practices to keep my subscription going and keep charging me are egregious and likely violates some sort of law. Please investigate their practices.
119	7/6/2020	Jamal	Ward	Brockton	Massachusetts	United Credit Education Services	I reached out to this company to cancel my membership as I was under the impression that once I reached the level of Field Trainer I would no longer be charged the monthly services. However, on cancelling and querying a refund since I was charged which was not the information which was relayed to me I was transferred to another agent where I was on hold for over an hour. I have made numerous attempts to be in contact with this company regarding a refund and have been on hold for an extremely long time with no one picking up. Even if i call exactly at 9a.m when they open it is the same routine. In addition to this I was not in agreement with the way this business handles disputing credit information. When I called to query the verbiage which was on my dispute letter (which was not true) the call center rep stated that the wording comes directly from their legal team and the reason that it was such was because if they stated anything else then the creditors would not look at the letter. She also stated if it was rejected they would issue me new letters with different verbiage to resend to the creditors as another attempt to have the remarks removed from my credit. This company is not at all what I thought it was. It is a marketing company more than anything else. --- Additional Comments: My Desired outcome would be to be refunded the full money I was charged for the month as I was under the impression that I would not be charged an additional fee if I reached the field trainer level. Also I am no longer in being an agent so I would like this cancelled if it has not been.
120	7/6/2020	Kendall	Johnson	Brighton	Massachusetts	United Credit Education Services	I have been with this company since January. I was told that if I wait 6 months, I should see improvement, but I have seen no credit score increase because of them, my score actually went down and accounts that were closed changed status. I have followed all their directions and nothing has happened. Also the letters say the same language with a few words changed on them and are not sent every month. I would like a refund for time and money wasted. --- Additional Comments: A refund for the six months I have been with them

121	6/23/2020	STACY	CASWELL	Miami	Florida	United Credit Education Services	I SIGNED UP WITH THIS COMPANY AFTER BEING REFERED BY A FRIEND ON APRIL 14TH! I WAS NOT TOLD THAT I WOULD BE THE ONE DOING THE WORK OF PROOF READING THE LETTERS, PRINTING THEM, SENDING THEM OUT AND SENDING THEM BACK TO THE COMPANY! WHAT DO I NEED THEM FOR IF I HAVE TO DO ALL OF THAT MYSELF. YOU CAN EAILSY GET THE LETTERS ONLINE TO DO IT YOURSELF. I PAID FOR SOME ONE ELSE TO DO IT FOR A REASON. MY CREDIT SCORE DECREASED INSTEAD OF INCREASING PLUS I WAS SENT IDENTY THEFT LETTERS FROM THE CREDIT BREAUS AND COMPANIES ASKING FOR POLICE REPORTS AND TO COMPELTE IDENTITY THEFT FORMS. THIS COMPANY IS A COMPLETE WASTE OF MONEY AND A FRAUD. IT IS HARD TO SPEAK WITH SOMEONE AND YOU STAY ON HOLD FOR EVER. --- Additional Comments: I WOULD LIKE A COMPLETE REFUND OF 367.00
122	7/9/2020	Kourtney	Frye	Troy	Alabama	United Credit Education Services	The products and services was supposedly credit repair. After I paid the money, i received a notification from my credit monitoring platform that my social security number had been used to check my credit for a mortgage. When I called the credit reporting agencies to report it as fraud, they said that I would have to contact the company which did not offer an explanation or a solution as to why my credit was check for a mortgage when I never authorized it. Other-Other Update
123	6/5/2020	Sherese	Parsegian	Chicago	Illinois	United Credit Education Services	I have been paying for these services for 4 months now and I have seen declining result. I want a full refund because their services sucks! I cannot get in contact with anyone, and they are not willing to provide my refund. --- Additional Comments: I want a full refund of \$356
124	6/15/2020	Monica	Hawkins	Chester	Pennsylvania	United Credit Education Services	I signed up with this company in mid May. I was under the impression that they help to restore credit as one the services they offered. It was explained to me by an agent from FES (which I believe is the referral source to UCES) that I would be charged \$89 per month unless I got 5 people to sign under my name. The initial payment was \$288. I personally could not sign up clients unless I know first hand that the product or service is legitimate. I do not believe that UCES or FES are a legitimate business. I have not received any of the dispute letters which was the first step for me in determining whether or not UCES could help me with my credit situation. As of today they are attempting to take another \$89 from my account but have yet to come through with any service. I do not want to pay them for doing absolutely nothing. I feel like I've been swindled and trying to get a hold of someone at that company to speak with is a nightmare. --- Additional Comments: I would like a full refund and for the company to discard of any personal information of mine that they have obtained.
125	6/10/2020	Manuel	Phillips	Anchorage	Alaska	United Credit Education Services	I am very unhappy with the business, I have found this business on social media and read reviews from customers. After reading reviews I proceeded with going with the service. I have done the service since March 2020, I have not got any results. My main complaint is when they send you dispute letters to send to the creditors what they are stating on majority is that this account does not belong to me. All the accounts do belong to me. They are making me send false information to the credit bureaus. I have emailed them to cancel my membership and also get a refund and I have not got a response back from them. I requested for a full refund from the start of membership due to providing false information to the credit bureaus. I will be going with a better business which provides truthfully credit repair. --- Additional Comments: I would like a refund from the start of the service.

126	6/21/2020	Katwan	Pink	Saint Cloud	Florida	United Credit Education Services	Hello I saw this young on instagram advertising that her company that she work with can fix my credit. So I decide to hear her out about how my score will increase with 30 days. I started with UCES on April 27-2020 I had to pay the \$189.00 which was the one set up fee plus my first month. I was ok with that because I was thinking my credit score was going to increase and items will fall out. She told me that there service is Guaranteed to increase but as of today 06/21/20 my credit score is the same and it almost another month to make a payment. I did everything I was told to do when I received the letter on 05/18/20 but nothing has change. The letter they gave me mail out is something plan and simple I could have done . I thought it was more work put into it, if I knew it was like this I would have never sign up. I have spent money on certified mail with Signature just so I know they was received and when. Which I must say they was received fast but nothing change with my credit and each Bureau had it for over 30 days. I will like my refund back of a total of \$278.00. Yes I have been trying to call the company what know one answer and the sometime wait time is over 2 hours and I can't sit on hold that long to talk to someone about cancel my service that I give my money to monthly. This is so unfair and I hope this get resolved. --- Additional Comments: I need them to respond back to bbb . I a refund
127	5/22/2020	Gwendolyn	Teal	Dallas	Georgia	Financial Education Services	I joined for credit repair services a long time ago to desperately try and repair my credit. They managed to get a couple things removed but it's nowhere near equal compared to the hundreds and hundreds of dollars I paid over the years. They without fail, charge my bank account \$89 every single month even when there was absolutely nothing accomplished or done on my credit. They would send out to me the exact same letters from before or I would not get any letters at all. I call to complain but never get anyone which is always the run around and by this time many more months of payments are taken from my account. They even charged my account after a manager told me that they would not. I have gone broke trying to fix my credit ang got nowhere with this company. I Want all my money back from all those payments over the years starting from the very beginning. --- Additional Comments: Refund all my money back to me.
128	5/19/2020	Kiara	Hills	Phoenix	Arizona	United Credit Education Services	To whom it may concern:My name is Kiara Hills. I need my my subscription cancel and I need a full refund. I have been emailing your company and I have not been able to reach anyone. I don't feel comfortable with your company and I need this resolved asap.Thank you for your time --- Additional Comments: I need a full refund and cancel the subscription
129	5/19/2020	JASON	WILLIAMS	New Britain	Connecticut	United Credit Education Services	I've called customer service on 4 different occasions and have not once been able to get to a live representative. Each time it rolls to a full voicemail box so I emailed customer support on 5/4/20 to cancel my account and issue an immediate refund of the \$89 monthly charges. I initially agreed to the enrollment cost of \$189 but after that i would request all funds returned. I have not only not received my refund but they haven't even confirmed my email or replied to my cancellation request in anyway.I have not received one dispute letter nor confirmation any services were completed on my behalf. --- Additional Comments: Please refund the March, April & May charge of \$89 and cancel my account ASAP. Due to complaints read on the BBB site i would like documentation that the account is closed and refund issued. The total refund is \$267.00 for monthly costs deducted from my account. At a bare minimum, at least my May payment of \$89

130	5/20/2020	Jaquaysia	Rhyne	Jamaica	New York	United Credit Education Services	I've been calling and trying to reach out to customer support since Monday May 18th 2020 , I've been on long wait holds every day I called just to be asked to leave a message which I did every day I called and never received a call back. I am on hold as I am writing this message, I will just like to cancel my enrollment immediately and receive my refund. I can't get through to any one in this company this is very unprofessional. --- Additional Comments: Cancel enrollment and refund
131	5/20/2020	Marsha	Wright	Olive Branch	Mississippi	United Credit Education Services	Services promised were not delivered. My credit score drop dramatically after joining with hopes of seeing late payments and incorrect data removed. None of this happened. After 5 months I called to reduce my services with hopes of still seeing some results soon. And I was told I could reduce my services so I cancel and was left with basically the same problems on my credit reports I was told could be resolved. --- Additional Comments: I would like a full refund for all of the services they were paid for during my 5 month membership.
132	5/14/2020	Edwin	Merchan	Bronx	New York	United Credit Education Services	I signed up for this service in mid September 2019 in order to improve my credit and remove negative marks on my credit report. The way it was explained to was that this company would reach out to the credit bureaus/credit companies to request the removal of negative marks in the form of letters. After my initial payment of \$188 and \$89 per month I find out that letters are generated every 60 days and they can not be generated earlier. In other terms I am paying \$178 per each set of letters since they come out every two months. On top of that this company does not even mail out the letters, they send the letters to you and you have to mail them out. Also the type of letters they send you do not change it is almost like a template and something I could have written myself. Now it is May 2020 I have paid this company over \$800 to help improve my credit and my credit has not improve I believe it is worse than when it started. I am very dissatisfied with this service and upset it was not explained properly. I am trying to cancel my service but no one from customer service is answering. - - Additional Comments: I would like to have the money I paid for this service that honestly was suppose to improve my credit has not done that.
133	6/13/2020	Camille	Brewster	Alpharetta	Georgia	United Credit Education Services	Did not give permission for this company to have their partner company which I was not aware if run my credit through LK Commercial Lending or Premium Credit Bureau, which was a hard pull. I want a full refund and my membership cancelled immediately! --- Additional Comments: Refund of my \$188.00
134	6/9/2020	Shatara	Hawkins	Atlanta	Georgia	United Credit Education Services	The service was not was I expected, the documents I received I could've done myself, I canceled my membership and asked for a refund and they denied feb, March and April refund but approved me for May. Very disappointed --- Additional Comments: I will like my full refund
135	5/26/2020	Sabine	Laguerre	Albany	New York	Financial Education Services	I made a purchase to become an agent with FES on Sunday 5/23/2020 the cost is \$288. I do not wish to be an agent I tired to cancel online and by phone. There is no option online and when I called all day today to cancel no one answered the phone, I left a voice message but I never got a call back. I spoke to an active agent who referred me and they told me that my money is non refundable. On their website it clearly states that you can get a full refund with 3 days of purchase. --- Additional Comments: I wish to get my refund of \$288 since my 3 days Grace period is not over.

136	5/27/2020	glendy	garabito	Jersey City	New Jersey	United Credit Education Services	I have tried for months prior to covid to cancel this subscription and have not been able to do so. I sent an email out on contact us and received no response or call. I am currently on queue again to cancel this because I no longer need it and financially I cant afford it. Every time I check my account here is goes again. Every time the queue is over 130 like really and I have to do during work hours because I don't have the privilege of working from home. I don't understand why this has to be such a hassle to cancel a membership if you should be allowed to do it online. So frustrating like I needed any more stress besides working at the hospital. You guys have to do better. --- Additional Comments: refund from March till now.
137	6/1/2020	Nahir	Centeno	Bethlehem	Pennsylvania	United Credit Education Services	I signed up with this company last week. The absolute worst mistake ever!!!! I wish I saw all of this before. It's a huge a scam. They portray themselves as people who want to help people fix their credit and have a program to teach you to help other people fix their credit. They charged my account 289.00 dollars and I am not finding out that I am the one who has to fix my credit they don't do any of the work. Why is 289.00 being withdrawn out of my account for work they have never done or completed. Mind you all I got was a bunch a video to watch on how to lure other individuals to be apart of this scam. I am an honest person and I genuinely want to help people. I could never take people's innocence to money that they work hard for and expect results from a product they are investing to work to be tricked into something else. It's horrible!! I feel so disgusted. This company UCES and FES should be terminated and shut down. They are destroying people's lives and credit. I called today to cancel my membership because they only give 3 days to cancel. I spent over 1.5 hours on the phone couldn't get ahold of anyone one. I get things are a bit behind due to Covid but to takes people's money during this pandemic and sell them a fake story about fixing their credit and not deliver is horrible. This company is a fraud. I would like a full refund of \$289.00 down to every penny that I paid. I want nothing to do with this company or ever be associated with them. I suggest if you ever come across any agents that talk you into it, please please read these comments and run the other way. They are not who they say they are ! --- Additional Comments: Full refund and have the company terminated
138	5/28/2020	Jasmine	McQuiston	Seattle	Washington	United Credit Education Services	I was contacted by an agent working for UCES named Dawn Jackson. I was communicated that I would see positive score increase by several points within three months. Agent told me if I signed up for her credit boost, it would happen instantly, and increase 100 points or more. I decided against this, since I never heard of someone's ability to increase your credit score instantly. I used the program and they debited my account each month from Jan 2020-end of May 2020, and saw no score improvement. I attempted to communicate with the sales agent, and she would communicate she would call me back and never did. I would like a refund for these services, since my credit score had no increase. And the agent that helped me did not communicate on how to use these services and would not reply or communicate with me when I asked for help. This service was a horrible waste of my time and money, and I will not refer anyone else to use these credit services. I followed through with sending the letters to the credit bureaus, and all debts remained on my credit report. I also called customer service to cancel, and talked with Clarissa. I told her what a disservice UCES was to me and I want all my money refunded. --- Additional Comments: Complete refund.

139	5/24/2020	Deshaundrell	Washington	Memphis	Tennessee	United Credit Education Services	I've called customer service multiple times, to cancel my subscription and refund my account. The signup was done in error, I was told that I could set up my account and activate it later by billing it. My girlfriend went and set it up in error. All I'm asking for is a cancellation and a refund. I don't want to use the service, and it was set up in error. --- Additional Comments: Please cancel and refund my account. I do not want to use the service. Customer service has not answered their phones, and I've been on hold for at least 15 to 20 minutes before it switches me straight to voicemail due to their being no representatives available to take my call.
140	5/15/2020	Erin	Bell	Castle Rock	Colorado	United Credit Education Services	This product did nothing that it claimed to do. They kept telling me to trust the process; --- Additional Comments: \$455. \$99 enrollment fee from 11/22/2019 and monthly payment of \$89 for november 2019, december 2019, january 2020, february 2020
141	4/25/2020	Raynietta	Conner	Tinley Park	Illinois	Financial Education Services	I recently signed up for FES, believing that this was a legit company that I myself could make money on and become established in years to go. After someone close to me had revealed that they've tried this company and believes that this is a Pyramid Scheme. I've done Herbalife and I'm not impressed. I would like to be refunded my \$199 please. --- Additional Comments: I would like my refund.
142	4/27/2020	Shameika	Tenner	Marietta	Georgia	UCES United Credit Education Services	Dreesha Teasley, Latrice Hill are the agent; scammers. Hill proceeded to ask for my cell number via Instagram, where they both have pages.... keeps bugging me about getting started, with \$189 up front, and \$89 every month after.... Instagram pages are @latricefinancial and @anotherchance_credit IsVictim:true --- Initial Means of Contact: Unknown
143	4/22/2020	Shunquinisha	Boddie	Memphis	Tennessee	United Credit Education Services	I filed to cancel my plan on April the 17th 2020 and after speaking with one of the customer service reps she assured me that my plan was cancelled and that I would have my refund within 3 business days. I have not received a refund nor am I able to access the site. I also can not get into contact with anyone anymore --- Additional Comments: Honor their cancelation process.
144	3/30/2020	James	Sawyer	Jurupa Valley	California	Financial Education Services	I've been trying to retrieve my investment back from this company for 2 months now. I was promised that if I didn't like the company, that I will receive my investment back and I haven't yet. I don't think they plan on giving it back at all. All 300\$ of it. --- Additional Comments: I'm going through the toughest chapter in my life because I was led to believe this company would help me. They not only took my money but I lost my other job too trying to commit to this field. I would greatly appreciate my investment back plus some help in these dangerous times. I have a 12year old daughter and my significant other is pregnant but very close to delivery. I honestly don't know if at this point 300\$ would save us.
145	4/14/2020	Francklin	Saint-Hubert	Tampa	Florida	Financial Education Services	I signed up to become a FES Agent on April 1, 2019. I paid \$199 fee to join the company and would continue to be charged \$88 monthly for services that I didn't receive. The company made claims about helping individuals repair their credit score and generating income on weekly basis. I did not receive any payments from the company. The training method were horrible and did not help. The entire business seems like a Ponzi scheme to steal people's hard earned money through so called network marketing. I want FES to refund all the payments made to them. --- Additional Comments: I would like for FES to refund me all payments made to them while I was with the company.

146	4/9/2020	Kendrick	Sanders	Murfreesboro	Tennessee	Financial Education Services	I Started with Fes In the month of November of 2019 I paid \$199.00 plus the 89.00 payment to get starting, of course I was told I would make money and get my credit fixed as well I was so amped Because I work a full time job I wasn't always able to join the zoom on the set days they had So while promoting and advertising still wasn't able to get nothing done so I wasn't able to get anyone signed up So I just said I'll just focus on my credit I made payments each month as agreed but did not get any results I was told I would see results in 90 days and yet I see no real change I made payments from December until this day April 2020. I reached out the the company and was unable to get this issue resolved so I am reporting here. I'm not happy with the service rendered and I requesting a return on my investment and payments made as well. --- Additional Comments: A return on my investment and money spent
147	4/17/2020	Terri	Buford	Fort Lauderdale	Florida	United Credit Education Services	STAY CLEAR OF THEM! I am actually on hold with one of the representatives, Miguel, now and I am just sick to my stomach after reading these complaints that are similar to mines. I started with this company after a family friend vouched for them after they did an amazing job on her credit but after only 30 days my credit went down the drain! My FICO score dropped 30 points and that has killed my dreams of purchasing a home this year. For one, the hard inquiry hurt my credit (should've went back to Lexington Law as they didnt have to do this), then, within the first 30 days, an old account that hadnt reported for 3 years POPS BACK UP ON MY CREDIT AND DROPS MY PAYMENT HISTORY, which dropped my credit score. The sad part is that Miguel tried to blame the sales rep for not providing me adequate information and after i had to repeatedly remind him that SHE IS NOT WORKING ON MY CREDIT, YOU GUYS ARE. She has nothing to do with this- she explained the process to the 'T'. Now, if destroying my credit before fixing was part of the process I would have NEVER signed up. I asked Miguel for a refund for my 2 payments (mind you I've only being with them since the 2nd week of March) he issued my refund for the first month but told me he couldn't refund me for the month that this company destroyed my credit. No explanation why. I have now started disputing directly with Credit Karma and Experian (Compliments of USAA) and they've made progress than this company; I should've went back to Lexington Law! SMH! --- Additional Comments: refund my my initial \$89.
148	3/29/2020	Satoyia	White	Atlanta	Georgia	United Credit Education Services	I signed up with this company in November of 2019. They promised me they could remove several things off my credit and even encouraged me to stop paying on my credit cards. Here it is nearly April of 2020 and not one item has been removed and my credit score has not increased at all!! I tried contacting customer service during their normal business hours on Friday to cancel this crap and they were closed when according to their business hours they should be open. There is no live chat or anyone I could cancel with. I then went to the website and there is not even an option on there to cancel so pretty much you have to talk to someone to actually cancel which is unfair. This company is a scam and you don't get the things you are promised. They just take your money every month. Stay away! I'm not happy. At all!! --- Additional Comments: I would like for all of my \$405.00 to be refunded.

149	4/19/2020	Maria	Hyde	Miami	Florida	United Credit Education Services United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: Hello, my problem consists of having paid for services in advance which I come to learn violates the Credit repair Organization Act and then a monthly payment of \$89 dollars and during the time I was with them nothing was performed on my file. I had to go ahead and file myself today to do the work that while I was charged, was not performed.The company has my bank account and card number and I do not want them to take any more money from me.I was contacted by the company that could not charge me for another installment and curious as to no results I checked and saw that nothing was disputed or done on my behalf. I have numerous issues stemming from identity theft and was told I had to mail my license copy to the credit bureaus which I did. Nothing ever came of this.I know I was misled and abused and would like assistance by this agency to recover monies paid for work that was never done. The work done now was done today 4/19 and can be verified by this agency as it sees fit.the company name is United Credit Education Services (UCES) P.O. Box 130 Farmington, MI 48332and the number they have is: 248-848-9065 --- Fair Resolution: I would like the money I paid to be returned to me. I paid for something which I never received and need assistance from government.
150	4/6/2020	Wanda	Wilson	Loganville	Georgia	Financial Education Services	January 2019, I was convinced to join United Credit Education Services aka Financial Education Services. I was looking to have my credit repaired. Instead of signing up just for the credit repair they fast talked myself and my husband to sign up as agents \$288 each and free each month if you sign up 5 people. We struggled came up with the money and signed up because we thought our monthly feed would be free if we signed up 5 people each. This was not true. If they cancelled their service we had to pay \$89 each month until we got back up to 5 under each one of us. They pressured to come over to the Executive President House to go through your phone contacts to recruit before the end of the month to make their quota. They also told us we would get a 100,000 life insurance. They us ordering business, taking professional pictures to post on social media. They promised my credit would be restored. We was with this company from January 2019 to August 2019. --- Additional Comments: Refund all our money back.
151	3/29/2020	MARIANN	DELGADO	Miami	Florida	United Credit Education Services	I had seen an ad on instagram about a credit repair agency, and since I had a low credit score I decided to join. The representative had told me that he used the agency as well for himself and how it worked so good and he had his credit score fixed in less than a year with all his debt removed. I paid about \$200 for the initiation and then it was \$89 a month for the next 6 months. From 9/12/2019 until present. The company has taken 6 months just to get the credit reports from the 3 credit bureaus and they have not done anything to fix my credit or help me remove my debt. I have contacted my friend on various occasions to seek information and he said he didn't know why the company was taking so long. So now in the middle of this COVID-19 nightmare I am trying to solve problems with my bill payments so I can make sure I am on track and I have not been able to get hold of this man or the business for 2 weeks. He has just ignored me. The company phone number does not work, and I sent them an email REQUESTING A REFUND AND FILING A COMPLAINT which they have yet to respond to. At this point I just want my money back so I can hire an attorney who will actually help me resolve this issue as this company has been a SCAM! The company is so quick to take your money out, but won't provide anything for you that they promise. --- Additional Comments: The business should refund me the entire amount that I have paid since they have not provided a product or gotten in contact with me. A total of \$750 to be exact.

152	4/8/2020	Kimba	Logan	Cotati	California	United Credit Education Services	I signed up with this company with the hope of improving my credit. I was promised that within a few months I would see a difference. Like so many others before me I saw my credit score go up only just to go back down a few days later. I have spent hundreds of dollars for nothing. Absolutely nothing has changed in my credit as a matter of fact it has gotten worse. I am being sued by one of the creditors. This company does absolutely nothing. I pay monthly for a service that does nothing. When you try to speak to customer service to cancel it's a joke. You get the run around. I feel they are misleading and offer services that they simply can not deliver on. I want a full refund for everything they didn't do. I will never use this company again nor do I recommend them. --- Additional Comments: I would like to be reimbursed for every cent I've spent here
153	3/13/2020	Freshtae	Ulrich	Augusta	Georgia	Financial Education Services	FES violated the Georgia Fair Business Practices Act by operating an illegal credit repair business and using unlawful and deceptive practices in their multi-level marketing structure, therefore I would like a full refund as no credit services were rendered. --- Additional Comments: I would like a full refund of \$277 as no credit services were rendered.(\$188 initial fees and \$89 2nd month of services)
154	3/18/2020	Feliz	Vega	Hephzibah	Georgia	Financial Education Services	I submitted a complaint on Feb 11, 2020 and was issued a complaint number 14151346. I have not been contacted to date. I requested a refund of \$733 for which I paid this company. Expectations were not met. It did nothing for my credit as promised This service is misleading and its been costing me money while I have been trying to figure out what I need to do to make money from it. I thought I would get step by step training on how to fix my credit and learn how to help others do the same. The so called videos on how I set up my backoffice and how to attract customers to buy a product that I have no idea how to use myself. I would never convince someone into wasting money on this product. The advertising is that you will get financial education but all they want you to do is spend money and make others do the same while you are trying to figure it out. I have learned nothing with these services. I cancelled my services in Dec and request a refund fro my monies spent. I also learned that FES cannot operate in the state of Georgia (credit repair company) and was fined for doing so. How can I do business with this company if I am NOT a nonprofit business? Very misleading on so many levels. --- Additional Comments: Credit my credit card account of \$733
155	3/16/2020	Monique	heyward	Savannah	Georgia	Financial Education Services	I want a better credit score
156	3/27/2020	Canei	Broome	East Hartford	Connecticut	Financial Education Services	I was notified of the potential additional income opportunity to help with fixing credit. The program was nothing like what It was really out to be. It was more of soliciting people. calling and getting people to sign up from programs you knew little to nothing about. I was instructed to pay a one time fee of \$288 then another fee of \$89. This was to supposedly assist me in fixing my credit too. They sent me dispute letter weren't written well. This all to me was much more like a pyramid scheme. --- Additional Comments: I would like a refund for my initial payment of \$288 and the following appt of \$89.

157	3/11/2020	Eva	Stringer	Covington	Georgia	United Credit Education Services	I am writing to express my dissatisfaction with the UCES staff in particular an agent by the name of Hope Kulaszewski. On Thursday March 5, 2020, Hope Kulaszewski and I were on a social media forum called GroupMe and she and I were having an exchange of words when she broke agent-client confidentiality and violated my Personally Identifiable Information by revealing in the very public forum of 154 people in her own words "your credit still sucks because you could not DIY (do it yourself)". To express that gave the impression that she still access to my personal credit file, that she still had my Social Security number and could pull my credit report whenever she felt like it. I have not been a client of UCES since October 2019, so how would she know the status of my credit information if she did not have access to that type of information. I feel uneasy, disappointed and utterly violated. I contacted the person who brought her into UCES. His name is Shannon Lee, who then contacted his Regional Vice President whose name is Johnnie Newsome. They both stated that they would reach out to me on Friday March 6, 2020 and today is Wednesday and I have not heard anything from either party. I will continue to file my complaints until a resolution is made in this very humiliating situation. Whose to say that when she gets in a fit of anger won't do this to someone. This happened to me and I am deeply hurt by the lack of integrity, professionalism, discretion, morals and over all code of ethics this individual failed to display. This person is representing you UCES and I would think you would have acted quickly on this situation. --- Additional Comments: I want this representative of UCES to resign. This was a complete violation of my PII rights and I will continue to file a complaint until this situation is resolved properly.
158	2/11/2020	Feliz	vega	Hephzibah	Georgia	Financial Education Services	I joined this company to make money and repair my credit at the same time. This company took \$822 from me with nonsignificant improvement on my credit. Basic letter were sent to me that did not look professional at all. I was pressured to recruit people and take their monies every month. I am NOT satisfied at all. Then I learn that it is illegal to do credit repair in the state of Georgia where I live. How a company like FES was NOT aware of this? Bad business practices. --- Additional Comments: request a refund of ALL my monies paid to this company \$ 822 . I joined in June and ended in Dec and paid the agent fee of \$288.
159	3/29/2020	MARIANN	DELGADO	Miami	Florida	UNITED CREDIT EDUCATION SERVICES	I had seen an ad on a friend's instagram about a credit repair agency, and since I had a low credit score I decided to join. He had told me that he used the agency as well for himself and how it worked so good and he had his credit score fixed in less than a year with all his debt removed. I paid about \$200 for the initiation and then it was \$89 a month for the next 6 months. From 9/12/2019 until present. The company has taken 6 months just to get the credit reports from the 3 credit bureaus and they have not done anything to fix my credit or help me remove my debt. I have contacted my friend on various occasions to seek information and he said he didn't know why the company was taking so long. So now in the mids of this COVID-19 nightmare I am trying to solve problems with my bill payments so I can make sure I am on track and I have not been able to get hold of my friend for 2 weeks. He has just ignored me. The company phone number does not work, and I sent them an email REQUESTING A REFUND AND FILING A COMPLAINT which they have yet to respond to. At this point I just want my money back so I can hire an attorney who will actually help me resolve this issue as this company has been a SCAM! The company is so quick to take your money out, but won't provide anything for you that they promise. Other-Other Update

160	3/17/2020	James	Hardcastle	Nashville	Tennessee	United Credit Education Services	Wow.... Just like so many others before I wish I would had came to their BBB page to check this company before I jumped into it. I was promised from one of their agents that if I paid the entry fee and \$89.00 that I would have credit attorneys that would fight my student loans to take them off of my record and that out of the \$85,000 I owe, in just 6 months I would come out of this program only owing \$5,000 to the government... Wow... I was just looking for a solution to get out of the feeling of drowning and now after almost a FULL YEAR of \$89.00 NOTHING!!! I think the worst part is, I would receive conflicting advice and answers from the agent and customer service rep. Very recently I was promised that I would get my Full Tax Return because my 'Credit Attorneys' were fighting my loans and that it would show to the US government that I was trying to get this resolved. When I called for the customer service, she had no clue and deferred me to one of the credit bureaus which told me that it is clearly not... a ... thing... It has been lie after lie, and constantly taking \$89.00 a month for me to mail off papers for nothing to happen but empty promises. When I try to reach out to the agent who got it into the program, it takes sometimes days to get a response and then on top of that I get told sarcastically that I should just cancel. After asking if I just wasted around \$1,000 I get the Thinking Emoji as a response. Now I am stuck with the feeling of being ripped off, scammed, and just feel like dirt. I was promised Student Loan forgiveness and my full tax return but all I got was \$1,000 less in my bank account.... --- Additional Comments: I want every penny back. I feel 100% scammed and hate that I was lied to.
161	3/15/2020	JOVANDA	BOLDEN	Augusta	Georgia	Financial Education Services	Complaint Type:Advertising IssuesProblemFinancial Education Services did not inform me that it is illegal to practice credit repair services in the state of Georgia. When I signed up with the company I was told that I would be able to establish my own credit restoration business underneath the umbrella of Financial Education Services. Use of unlawful and deceptive practices, which is in violation to Georgia's Fair Business Practices Act. Selling credit repair products through a multi-level marketing scheme, which is in violation of Georgia's Multilevel Distribution Companies Act.Desired Resolution / OutcomeDesired Resolution:RefundDesired Outcome:I am requesting a full refund for all money paid to Financial Education Services as well as the money invested into my own credit restoration business, (business cards). Which is, initial payment of \$249 and the following 4 months of \$89.00 a month. In addition to business cards totaling \$276.27. Totaling= \$881.27 --- Additional Comments: REFUND \$881.27
162	3/14/2020	Bianca	Allen	Indianapolis	Indiana	United Credit Education Services	I started with UCES in January 12th or 13th I believe. I made two payments of \$89 until I recently cancelled my membership for March. I decided to cancel because since January one of my credit scores has dropped drastically after the dispute laters and I have yet to get it back up to where it was at. Im very disappointed because to see my credit score drop while I'm trying to repair it is disappointing. I was never told that it could drop only that I would start seeing improvements. In the two months I've seen barely any improvements which I was told I would start too. --- Additional Comments: Refund of two months of payments.
163	3/10/2020	Calvin	Watkins	Somerville	Tennessee	United Credit Education Services	see Attached document --- Additional Comments: see Attached document

164	3/11/2020	Bibi	Wright	Hollywood	Florida	Financial Education Services	I'm not happy with the service. My credit never got fixed. The letters were generic letters this account isn't mine and after bureaus investigates it it comes right back on your credit. Upline never helped me they were all nice just to get u to sign up. But after getting in and find out what a rat race it was to hit rank but still find out agents were dead broke but still trying to hit rank and agents paying for other ppl to sign up and paying customers to become agents and not knowing that was fr me to leave. An attorney told me it was illegal to collect payment before hand and that's why Fes got sued in Georgia and many more ppl are suing the company. No one wants to help you. Uplines look down on you and all they do is yell at u to call everyone u know to get them to sign up. It's a rat race. More like mlm. Then the company got sued and that's when they banned us from promoting credit and Fes to save their ***** I'm not happy with the company nor service and I'm asking for refund me \$1200 the rest they can keep. --- Additional Comments: Refund ASAP
165	3/6/2020	Cedric	Ennis	Denver	Colorado	Financial Education Services	I joined FES about 6 months ago and was excited to get my credit back on track. I paid \$288 plus an additional fee (monthly credit restoration services) to become an agent so I could help others. To keep things short and sweet I followed the instructions given to me (send out letters etc.) all to see that some months down the road nothing at all happened with my credit. I tried to be patient but I was paying \$89 a month for no results. During the time I was an agent it was stated to me that there were a variety of things that could come off my credit report (with ads that were advertised) and that definitely wasn't the case. I would definitely like my money back (agent costs and monthly service fee) and sure hope other customers aren't getting the run around like I did. --- Additional Comments: Refund
166	3/5/2020	Ana	Melendez	Fort Lauderdale	Florida	Financial Education Services	My husband and I signed for credit repair services on 11/26/2019 because of poor credit history. I have been following a FES agent on social media for awhile and she talked to me about an opportunity to become an agent while fixing my credit. And, in order for me to do that I had to signed up to the program to become a referral agent for \$288 (\$199 for agent fee + first month \$89. I was told I have to have 5 people signed up under me so my monthly payment of \$89 can be waived. my husband was in the hospital two days later after we signed up. --- Additional Comments: My full refunds for \$466. My credit has not improved and I had not made any money. Only sale is on my record with FES is from a signed up agent that was added by my upline because my husband was in the hospital. After my husband got better, I was ready to work in this program, but I had not received no training from my upline and leaders were pressure to sell to my leads; in order to get promoted to the next level position. The training is the same powerpoint presentation given to everyone that agents will bring to get them signed up to the program. This is a pyramid scheme, it makes false promises, and my own credit and my husband has stayed the same. All the leaders were so damn busy trying to reach their own goals and didn't want to be bothered teaching the new agents.

167	2/23/2020	Terri	Robinson	Secretary	Maryland	United Credit Education Services	I signed up with this company back in December of 2019 with promises that my credit score would increase as well as negative remarks and bankruptcy would be removed from my credit file only to find out that the opposite has taken place. I paid an initial fee of \$189 dollars to start and \$89 dollars up until the present and it is simply like throwing my money into a trash can and this is very upsetting to me. This company has guinea pigs on Facebook misleading hardworking people like myself into believing that if you join their company they will get done what other credit removal companies couldn't get done. Every time you even try to call their customer service you cannot get through. This has truly been a bad experience for me and I want nothing else to do with this company. I feel as though every penny should be refunded to me in the form of a check sent to the address that I have on file as soon as possible that can be taken to a local bank to be cashed. I pray that no one else falls for this scam, it's a waste of time and money. --- Additional Comments: Full refund
168	2/11/2020	jill	vega	Hephzibah	Georgia	Financial Education Services	This company did nothing for me but take my money. I paid for months of service and did NOT receive anything but letters to repair my credit. Now I found out it is ILLEGAL to operate a credit repair business in the state of Georgia. NOW why FES was NOT aware of this? This is not acceptable. --- Additional Comments: I want all my monies returned that I paid to this company \$911.
169	3/3/2020	JOVANDA	BOLDEN	Augusta	Georgia	Financial Education Services	Complaint Detail / ProblemComplaint Type:Advertising IssuesProblem:Financial Education Services did not inform me that it is illegal to practice credit repair services in the state of Georgia. When I signed up with the company I was told that I would be able to establish my own credit restoration business underneath the umbrella of Financial Education Services. Use of unlawful and deceptive practices, which is in violation to Georgia's Fair Business Practices Act. Selling credit repair products through a multi-level marketing scheme, which is in violation of Georgia's Multilevel Distribution Companies Act.Desired Resolution / OutcomeDesired Resolution:RefundDesired Outcome:I am requesting a full refund for all money paid to Financial Education Services as well as the money invested into my own credit restoration business, (business cards). Which is, initial payment of \$249 and the following 4 months of \$89.00 a month. In addition to business cards totaling \$276.27. Totaling= \$881.27 --- Additional Comments: Refund

170	3/11/2020	EVA	STRINGER	Covington	Georgia	UCES United Credit Education Services	CFPB Issue Type: Problem with customer service --- What Happened: I am writing to express my dissatisfaction with the UCES staff in particular an agent by the name of Hope Kulaszewski. On Thursday March 5, 2020, Hope Kulaszewski and I were on a social media forum called GroupMe and she and I were having an exchange of words when she broke agent-client confidentiality and violated my Personally Identifiable Information by revealing in the very public forum of 154 people in her own words "your credit still sucks because you could not DIY (do it yourself). To express that gave the impression that she still access to my personal credit file, that she still had my Social Security number and could pull my credit report whenever she felt like it. I have not been a client of UCES since October 2019, so how would she know the status of my credit information if she did not have access to that type of information. I feel uneasy, disappointed and utterly violated. I contacted the person who brought her into UCES. His name is Shannon Lee, who then contact his Regional Vice President whose name is Johnnie Newsome. They both stated that they would reach out to me on Friday March 6, 2020 and today is Wednesday and I have not heard anything from either party. I will continue to file my complaints until a resolution is made in this very humiliating situation. Who's to say that when she gets in a fit of anger won't do this to someone. This happened to me and I am deeply hurt by the lack of integrity, professionalism, discretion, morals and over all code of ethics this individual failed to display. This person is representing you UCES and I would think you would have acted quickly on this situation. --- Have contacted: CC Issuer --- Fair Resolution: I want this representative of UCES to resign. This was a complete violation of my PII rights and I will continue to file a complaint until this situation is resolved properly. If this is asking too much, then I will start the litigation process.
171	3/5/2020	Cigny	Melendez	Fort Lauderdale	Florida	Financial Education Services	I signed up for credit repair services in 11/2019 because my credit is not in good shape. They charged me an upfront fee to sign up and the first month payment a total of \$188. I have been paying my monthly paying since I started until February because my SSI payments dropped from \$550 per month to \$40 per month because of my wife income and I was no longer able to afford the FES payments. My credit still looks the same. I checked my FICO score and nothing has been improved. I called to cancel and they did, but I was told that I didn't qualify for a refund. --- Additional Comments: I would like a refund and to shut down this illegal business for good.
172	2/24/2020	Margaret	Roundtree	Durham	North Carolina	United Credit Education Services	I began with UCES in October with a promise of improving my credit score after about 3 to 4 months of service. Needless to say, since I began the process my credit score has decreased substantially because of old accounts that were reactivated and God knows what else. Now, not only have I lost money, but I have a longer credit repair journey ahead of me. I am very disappointed and upset with how this company has handled me as a consumer. I definitely should've done more research before committing to their services. False advertisement. On top of all of this, the cancellation process is a hassle. I live outside of the country and it is very difficult to cancel my membership. --- Additional Comments: Refund and cancellation

173	3/2/2020	Gabrielle	Allen	Lansdowne	Pennsylvania	Financial Education Services	I signed up to be an agent with FES. I believed it was a great opportunity to earn an additional income as a single working mom. The agent who enrolled me was kind and encouraging but the teaching aspect was not there. Enrolling new clients/agents seemed like a pyramid scheme. I emailed FES 3 times to request a refund of my enrollment fee \$249. I never activated services not enrolled customers. To this day I have yet to receive any correspondence back regarding a refund. --- Additional Comments: Refund of enrollment fee \$249 put back on debit card charged.
174	2/20/2020	Cotoya	Bone	Birmingham	Alabama	United Credit Education Services	I started with this company in December and they sent generic letters that I found on google as well to send out to the 3 credit companies . It was very sketchy and I had already spent my money so I sent them out . When I got correspondence back things that I forgot about about had paid off came back to surface and my score is lower than it was before I started with them . I'm afraid to proceed and they are a lousy company with false advertising ! I demand a refund and for them to stop charging my account and to delete me out of there systems ! I'm ashamed that they are not an accredited business and are still allowed to function . This info needs to be stated upfront . They lady who got me to do it is from GA and credit repair is illegal I'm GA !! --- Additional Comments: Refund my money and delete me out of your systems !!
175	2/9/2020	Princess	Caldwell	Huntsville	Alabama	United Credit Education Services	I signed up with this company in August of 2019 I have been with them since. I paid \$188 in August for a start up fee and I've since paid an additional \$89 per month after that point totaling \$633. They advertise that you will see your credit score go up 100 plus points within 60 days it's been 6 months and my credit score has only gone up by 23 points total. I feel that I've been ripped off and think that if not all of my money but majority of it should be refunded because I haven't received the service I was promised when signing up. I've tried to cancel my account and I haven't heard anything. My bank will charge me \$35 just to stop payment from them but why should I have to pay to stop payment when I've tried to cancel. Very disappointed in this company. --- Additional Comments: Refund my account and cancel my subscription
176	2/26/2020	Elias	Rodriguez	South Beloit	Illinois	United Credit Education Services	I signed up for the program in the November of 2019. My agent was nice and I have no problems with her but by the time I had received my letters I had already paid 2 time . I sent my letters out and have yet to here anything back .It's now the end of February and nothing has improved . I called to opt out and they lady said I didn't get letters because I opted to get them in the portal which I never recalled signing up for this option . And I asked if I could be giving a refund and she said they don't do refunds . Horrible decision to go with this company to try and get a few things off my credit report . --- Additional Comments: I'd like to receive a full refund .
177	3/1/2020	colin	estwick	Odessa	Texas	Financial Education Services	In July 2018 Randall Johnson of financial education services. He promise to delete child support off my record, and to bring my score up to a 700 in 7 months. 'Which means by feb 2019 I would see results; However its March 2020 and no results so far --- Additional Comments: I would like a full refund for false advertising by randy for 12 months at the rate of 89.00 a month

178	2/11/2020	Fernando	Vega	Covington	Georgia	Financial Education Services	Financial Education Services did not inform me that it is illegal to practice credit repair services in the state of Georgia. When I signed up with the company I was told that I would be able to establish my own credit restoration business underneath the umbrella of Financial Education Services. Use of unlawful and deceptive practices, which is in violation to Georgia's Fair Business Practices Act. Selling credit repair products through a multi-level marketing scheme, which is in violation of Georgia's Multilevel Distribution Companies Act. --- Additional Comments: I am requesting a full refund for all money paid to Financial Education Services as well as the money invested into my own credit restoration business, (business cards). Which is, initial payment of \$249 and the following 4 months of \$89.00 a month. In addition to business cards totaling \$276.27. Totaling= \$881.27
179	3/11/2020	Damita	Davis-Teemac	Dallas	Texas	Ashton Henry Financial Group Financial Education Services UCES United Credit Educational Services	After viewing an episode on the Steve Harvey Show last year (2019), I contacted Ashton Henry to learn more about the program. Since then, I have been contemplating on working with this company to help me to repair my credit but didn't have the money. Because it was on television, on the Steve Harvey Show, I viewed this program as legitimate. I had not heard or seen anything negative about these services. After working and saving my money, I decided on February 28th, 2020 to enroll. I contacted Ashton Henry and enrolled in the UCES credit repair program by paying \$138.00 using my American Express credit/debit card. After enrolling, I decided to do one last investigation and found a "revoked" credit rating towards UCES/FES with the Better Business Bureau and requested cancellation and a full refund of my enrollment on February 29, 2020. My money has not been refunded per their 3 day policy per the fine print on the enrollment form) which says: "You may cancel this contract (although he said that it was not a contract) within 3 business days after enrollment and receive a full refund." I have not received my refund. I am also concerned because in the process of enrollment, a request was made to enter my social security number. I do not give my permission to UCES/FES to use my SSN for any further purposes. I have cancelled the entire process for the use of their services.UPDATE 03-11-2020 Consumer called to ask about the status of her complaint.Hnoeves
180	2/13/2020	Azriaha	Anderson	Brooksville	Florida	Financial Education Services	Financial Educational Services had me pay \$288 to become a member and I came out with nothing to show for. They talk about expanding your business and helping you improve credit but neither I nor my fiancé, who also joined, have seen any improvements on our credit. I would like a refund, as they have also promised a specific amount of pay for each member you bring in and that is not the case. They have misinformed us about many things and the money I spent trying to believe in the business should be returned. I would appreciate having my hard earned money back in my bank account instead of wasted on someone NOT fixing my credit. Thank you. --- Additional Comments: Return the money spent, a refund

181	4/2/2017	Betty	King	Memphis	Tennessee	Financial Education Services	I talked to one of the FES representatives explaining that I only wanted to try them out for 1 month. And, I notice that not much had changed on my credit report. So I did not call them back to keep the service. But later I noticed that they had been debiting my bank account for 5 months. I did not know it was them at first, because I did not know they were called FES. Being a senior citizen, it is not always easy for me to keep track of my bank account. This company took 5 payments from me without my consent and there were almost no changes to my credit report. I reported FES to my bank and they refunded 3 of these payments. But the other 2 payments were not refunded because they were done over 3 months ago. --- Additional Comments: I need for FES to refund those other 2 payments for those unauthorized charges.
182	2/5/2020	Danaysia	Davis	Aberdeen	Maryland	United Credit Education Services	So I've been paying this company 88 dollars a month since September not to mention a member ship fee of 188 initially. All of this for me to find out my scores have done nothing but dropped like 60 - 70 points for one.. and two this company isn't even accredited anymore by the BBB???? This is something I should've been made aware of as a member. You get nothing but dispute letters in the mail to send off and it's rounds and rounds of the same thing just useless honestly. It's to the point where my mom is filing her own disputes and if we're doing this on our own then what am I paying them for? I feel scammed and taken advantage of. I tried to be patient but I can't keep wasting my money like this. --- Additional Comments: Refund of money paid.
183	2/11/2020	TirNi	Dowl	Covington	Georgia	Financial Education Services	Financial Education Services did not inform me that it was illegal to operate a credit business in the state of Georgia. --- Additional Comments: I'm requesting a full refund for all money paid to Financial Education Services. The total is \$712.00
184	2/18/2020	Ashley	Hays	Riverside	California	Financial Education Services	Unfortunately I have paid \$89 per month for 16 mos. now plus the sign up fees etc. that total over \$1500. In doing so I was misled and made to believe if I sent the letters I was sent by FES my credit would be fixed. This , I thought , would take time so I've continued to pay. Now I am just embarrassed to say Ive paid for this long and gotten nothing resolved. --- Additional Comments: Full refund

185	2/10/2020	Manuela	Rocker	Eight Mile	Alabama	Financial Education Services	I joined FES last July under the impression that it would be this wonderful business I can start part-time and then switch to full-time. I was required by my up line to post on my Facebook page different things about credit restoration and repair, and also I was told to tag 50 of my friends if I do it on my phone and 100 if I am on my computer. Not only did I get negative feed back from some of my friends on Facebook, but other agents who I was friend with, including my up line tagged me and then my friends would comment on their posts for info (which I feel since I was an agent myself, should have been respected and passed on to me. Well, that didn't happen. I am also very disappointed that this company does not set definite rules about spamming Facebook with their tagging and posting. These people go as far as having boosting groups in the messenger section of Facebook, where the agents posts their posts (included with 50 or 100 people tagged) and all agents in the group will then ask for info under the post in the timeline. Almost brilliant -- but I feel it so wrong on so many levels. I became very uncomfortable doing the described because some of my friends deleted friendships. Second I was given very little training. After complaining to my up line, an informal training was offered, but not at all about the network marketing aspect and how to present the products without spamming. This company tells all people that credit repair or restoration is needed badly by every american. At least that's what the agents say and the company does nothing to stop that. I saw where this company was sued and had to pay. Not one person in this company passed this information on to their agents or have I noticed any emails of advertising changes or urgency to have down lines more supervised. Another complaint I have, I only received 2 sets of letters within July to December. These letters were generic and the same. Not once did this company consult me to see what is going on with my credit or why I want to dispute two items. One was already paid off by me and all it needed was a good faith letter in order to get removed,
186	1/21/2020	Theodore	Thomas	Tifton	Georgia	Financial Education Services	The services I'm paying for are not legitimate services and the accreditation for this company has been revoked by the BBB --- Additional Comments: Refund for services I haven't recieved
187	1/21/2020	Raymond	Thomas	Spring Valley	California	Financial Education Services	Unfortunately I feel very scammed out of an opportunity I was going to use for growth in my Community. I was told that FES was one of the most trusted companies to not ONLY get my credit worked on, but also to make extra money by becoming an agent. I've been doing all that I was told by other agents to get more clients; posting on FB, walking up to people, Purchasing cards and flyers, being consistent, but it's just not working and no one is helping me. I was brought onto a team, and was left out to dry, but I was convinced this was a teamwork/family business. I have not been getting proper training, I spent my last money to become an agent, and to work hard for no results, for my credit score to go up a small number, and to only be back at square one with nothing to offer, that makes me feel like I was scammed out of my money to just get into another hole. I've lost about 2k working this business, but still haven't made anything back with all the efforts put in, I hate to feel robbed for the hardworking. Thank you, and I hope to get this resolved ASAP. --- Additional Comments: Full refund of all monies paid during the program 12 months

188	2/12/2020	Vanessa	Romero	Long Beach	California	Financial Education Services	02/11/2020I joined FES in order to have my credit improved back in January 2020. It sounded like a great opportunity to get my credit on the right track and also a great way to help out people with the same issues. I spent weeks trying to get people to sign up because I was confident in their services. I was told dispute letters would be sent out to multiple credit bureaus to have items removed that shouldn't have been there. When I did see the dispute letters they looked like a complete scam. First of all, it states that the person was not me, trying to make it seem like it was a fraud. I spent a month with this company and honestly i would not have even wasted my time, not to mention the amount of money I spent signing up. I've spent a total of \$298 and have nothing to show for it. This business took my money and did not follow through on the services offered, not only that but M-CM-M-BM-^@M-BM-^ [there trainingM-CM-M-BM-^@M-BM-^] they say they offer isn't really a training. All it is, is a serious of M-CM-M-BM-^@M-BM-^ videosM-CM-M-BM-^@M-BM-^ with steps on how to navigate your account. This company is a total scam. --- Additional Comments: I want my money return from a company that is a total scam.
189	12/5/2019	Austina	Chang	Bakersfield	California	United Credit Education Services	I signed up to get my credit fixed. I was told that UCES would dispute negative stuff off my credit. It has been about 6 months now and I have only received 2 set of letters. One via mail and one via e-mail. I called the number to speak to a representative and all they tell me was the letter were already sent. I checked my post office and they told me they had no letters bering hold for me. I have done some research about this business; and to be completely honest, I have just been chasing my tail over and over again. They claim to dispute negative inquires on your credit but what they fail to tell you is that yes they do dispute this but the credit company put it right back on the nex following month. --- Additional Comments: I would like to receive a full refund on the latest card on file.
190	2/9/2020	Osemen	Itua	Amityville	New York	United Credit Education Services	Ive enrolled in their credit repair/derogatory remark dispute since october 2019. Ive sent out numerous dispute letters and i havent had any results. I keep making payments every month to them and no changes in my credit repair. Very unsatisfied with this company. Please issue me my refund of all money I paid out --- Additional Comments: Please issue refund of all my payments
191	1/29/2020	Aisha	Webb	Waterbury	Connecticut	United Credit Education Services	For 12 months I made payments of \$89.00 and I was guaranteed that I would see changes to my credit report within the first 90 days. Money was. Taken every month and nothing was done. --- Additional Comments: I would like my money refunded
192	2/16/2020	Osemen	Itua	Amityville	New York	United Credit Education Services United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: Ive enrolled in United Credit Education Services for credit repair in October 2019, they have charged my account every month to provide credit repair .I have yet to see any changes and I am dissatisfied with what services they provided. They mislead me and are continuing to charge my account for unrelieved services. I no longer want to continue with this company. --- Have contacted: CC Issuer --- Fair Resolution: I want a full refund of all the money I have paid out to this company and I want them to stop charging my account immediately.

193	11/29/2019	Kalisha	Cox	Virginia Beach	Virginia	United Credit Education Services	I signed up for this program in February 2019 with the Hope's that this program would help improve my credit score. Since I started, my score has gone up only to go right back down almost to where it was when I signed up. There are quarterly letters generated on your behalf that are the same letters each time. This is what I've paid \$89 each month on? I have found the same exact information on Credit Karma & Credit Sesame for FREE. These letters are so basic it makes absolutely no sense to pay that amount for the service. If I'm paying this much a month, something should be done each month as part of the paid service. --- Additional Comments: Cancel my membership & refund my monies
194	1/29/2020	tiffany	Donnell	Dallas	Texas	Financial Education Services	I signed up with FES in October after speaking with the Ft trainer at the time for 6 months before I decided to finally agree to come aboard. Mind you, the primary reason it took so long is because I DID not have the money to begin with. I finally joined and from there it has not been pleasant. I feel more like a pyramid scheme and instead of being trained they call it 'coaching' but you are harassed to make sure you contact so many people and it doesn't feel like entrepreneurship at all. I'm paying \$89 a month and what really got me was when I was on a call, I was encouraged to make sure to get the person to sign up for the \$288 but what about the people who only want their credit repaired? I see different pricing but told to go with this but I thought we are supposed to be helping people? I feel like this is the issue so others can move up the ladder quickly why I'm trying to meet unrealistic goals and being harassed about contacting people who has done their homework and want no parts. I really thought this was going to be a great opportunity and was excited but this is no better than when Tahitian Noni juice was popular. My credit is still the same and I've wasted time and money and would like it refunded
195	1/24/2020	Tonesha	Copning	Charleston	West Virginia	Financial Education Services	I had start with this company as an agent. Since I started it has been a lack of communication for the price of 288.00 just a bunch of videos to watch and a scam that if your sales director will help you get your first five people so you don't have to pay the 89.00 a month fee. I had already paid the 188.00 to become a protection plan member. Emails and phone calls to customer service has been a nightmare. It was told that I will have a team , a business partner which is my sales director who is not helping their team . I AM LOST AND UPSET!!!!!! I DID NOT HAVE TO WASTE MONEY OR TIME TRYING TO FIGURE OUT WHY I CANT GET THE TRAINING I NEED I WATCHED ALL THE WEBINARS AND REACHED OUT TO MY DIRECTOR WHO NEVER BOTHERED TO REACH OUT JUST TO MAKE MONEY OFF OF ME NOOO THATS A SCAM NOT A TEAM PLAYER TO BE SELLING DREAMS IS NOT GOOD AT ALL I WANTED TO CANCEL MY MEMBERSHIP AND NO RESPONSE AT ALL I WANT MY MONEY BACK!!! --- Additional Comments: I want a refund

196	1/25/2020	Dyani	Robinson	Anaheim	California	Financial Education Services	To make a long story short and sweet... i never had issues with my peromal and private information being compromised until after enrolling in their United Credit Education services.. Also my credit was pretty much ok before my affiliation with them... but weird information was being transferred to creditors that was inaccurate... it was very disturbing to think that this company is being deceitful, when they Re suppose to being improving your situation...t
they encourage you to stick with the program for 3 to 4 months for better results howeber it is to ensure they keep their bonuses.... but since signing with them my personal info such as emails passwords and various account info has been breached... I was notified by credit karma.. weird thing is the same info i attempted secire through their identity monitor services... got breached. Coincidence? now I am having issues with credit bureaus that i never in life ever had before... now that they were suppose to be my representation i am responsible with my finances and identity... they should do background checks on their agents! And stop taking advantage of people who genuinely are attempting to improve themselves.... i am extremely disappointed and want this to work, i put money in to this business tshirts, flyers, pamphlets.... but i cannot support a company like this. They even harrass you with phone calls... they seem genuine but that is because theybare buttering you up to take your personal info.. I want all my info off their identity website and for them to restore and fix the information breaches... as well as rectify then misrepresentation on all 3 credit bureaus... I don't want a refund i want this problem resolved ... first red flag should have been they dont do background checks --- Additional Comments: I want all my info removed from Financial education services as well as United credit services..... after restoring all the info that was breached of mine... as well as correct the misrepresentation given to credit bureaus on my behalf... I knownit was them this has my credit and identity has never been an issue prior!!! Very
197	1/24/2020	Krysten	cager	Indianapolis	Indiana	United Credit Education Services	I enrolled as an agent in October 2019.I have invested money, time and effort into this business with no return. I am extremely disappointed in the misrepresentation of not only this organization, but the people at the top who sell the misleading promises of opportunity . When I enrolled in I wanted to increase my credit score and teach others how they could do the same. Little did I know that the false advertising I had spent hours and hours listening to, studying /.My credit score after the first round did not increase. My second set of letters were basically the same as the first. It is such negligence to advertise an increase in scores and use so-called success stories to entice members,
198	1/8/2020	Maryah	Dumas	Madison	Wisconsin	United Credit Education Services	I had partnered with UCES and FES, I am disappointed in how their training registration/crediting works. I had paid a total of \$176.15 for two separate trainings, in which I was unable to attend, I then was aware that I can use part of those amounts for future trainings as credit but no refund in cash. Great. New trainings come up, that I'm more prepared to attend, like one in Las Vegas in Feb 2020 but come to find out I can't use the credit amounts because it's a separate type of training. I'm just disappointed, over it and want my money back from trainings I never attended. --- Additional Comments: I would love my money back.

199	1/6/2020	Adrian	Williams	Tampa	Florida	Financial Education Services	I joined Fes in the tampa area originally i just wanted my credit restored but was told i should join the agent side so i paid the 288.00 and proceeded to listen to the webinars and post on my social media pages, while doing this i submitted disputes on 2 cases and continued to post on my social media. After a week and a half i still hadnt recieved any thing in the mail from uces so i spoke to tge agent who recruited me and advised that i hadnt gotten any response from my disputes. And was told they would check to see what was happening and i continued to join webinars and try to learn on the go. But refuse to contact anyone with the fear they would go through the samething i was now its jan.6th 2020 and i have yet to get any response or help. So i am completely disappointed in this service and will not recommend to my family or friends im out of 288.00 dollars which me being on disability hurts and thought this could supplement my income. So needless to say im very disappointed and upset and that money took away from Xmas --- Additional Comments: Refund
200	11/30/2019	William	Riding	Boynton Beach	Florida	United Credit Education Services	I signed up as an agent after watching multiple videos and webinars about how within 3 sets of letters that my credit would jump to the 700-800 range no matter what I started with. I at first waited to see if my score increased at all before trying to sell to other people. After having signed up in may of 2019 my score has dropped 10 points because of researching older accounts that are now active on my account. I only get letters every 45 days so they take \$90 every month to write letters that say really nothing helpful. All the accounts that I was told would be taken off after a few cycles of letters are still there and I'm getting more phone calls from creditors than i did before I signed up as said agent. This is a scam please do not sign up for this program and save your self the headache of losing \$90 bucks a month plus a agent fee of \$138 and just watch youtube videos that are more helpful. --- Additional Comments: I want all my money back that I've spent on this fraudulent company since I signed up
201	12/24/2019	Mallory	Crouch Briggs	Thousand Oaks	California	Financial Education Services	I signed up for FES to have my credit repaired and nothing has been changed on my Credit. They have a satisfaction guarantee and i am dissatisfied. i contacted the organization in order to cancel and advise that i was unhappy. they offered to halt monthly payments for a couple months to give the letters and responses more time and now months later there is still no change. I am in the same place i started in and for months i was receiving any information. i hadnt heard from the company so when i contacted them they stated they hadnt received any of my documents that were mailed in. I was never called or contacted to alert me that no one was receiving my documents. --- Additional Comments: i would like my funds returned to me for this membership that never showed any outcome or benefits

202	12/30/2019	Jessica	Brown	Elizabethtown	North Carolina	Financial Education Services	I joined FES in sept of 2017 to repair my credit and also joined as an agent to help others. I spent 288 to enroll and \$89/per month. I was told that I could make money while helping others but for months on end I was churning out more money. I was told that I would be trained -never received proper training. My back office had literally nothing but a bunch of forms it wasn't until i decided to stop this never ending cycle that they begin to upload videos. I paid into what seemed like a scam from sept 2017- july 2018. The dispute letters that were sent to me didn't seem to be doing much changes in my score so what was I paying for. The MLM is what I was paying for that money was going to the person that sold my protection plan. I felt so outdone my hard earned money, time, and effort all when to waste and for nearly a year. I was on my own with no formal training. I could no longer try to attempt to sell this to anyone especially the market (bad debt/paycheck to paycheck individuals). Its like they sell you and vanish out of thin air you don't see or hear from them. --- Additional Comments: I would like to receive a refund for what I paid into FES (\$1377) which doesn't include all of the material I brought. FES did not help me they only took my money month after month.
203	12/30/2019	Jude	Sanchez	Orlando	Florida	United Credit Education Services	I signed up for this service that was supposed to help me dispute creditors and was told that within 4 months I would see results, results meaning a higher credit score. I have been enrolled for 5 months and the only results I see is my credit score went lower and lower. As of today my credit scores are in worse condition than when I started. I paid a \$99 'Start up fee' and firs months payment to begin, then was charged for several months thereafter. When I called about 6 weeks ago to cancel I was transferred to someone who talked me into giving it one more shot -so I did. My credit score went DOWN even more. I am very unhappy with these services and I do NOT recommend this service to anyone. --- Additional Comments: Full financial refund of all funds allocated to this company on my behalf.
204	1/3/2020	kalice	petals	Saint Petersburg	Florida	Financial Education Services	I sign up with financial education services two days ago. I was so excited. I paid \$288 dollars to be a agent . This girl who was pose to train me name Diamond brown didnt train me at all. Diamond brown soo ghetto and unprofessional . Everytime we tried to met up she will make excuses for instance my hair not done I missed my hair appointment I look like a bum I dont want you to see me like this. I just thought to myself that was so unprofessional because who cares what you look like she was pose to meet up with me and help me launch my business.When I asked Diamond when we going to meet so she can help me she never reply back but be all on social media. On top of that a friend of mine told me about this company and she said you have to find 5 people to sign up under you for you to get commission but for those people who keep paying they need to find another 5 people for them to get paid and who getting paid the most the first one that sign up under you you paying 89 dollars a month for no results. Credit will not be repair and you wont make no money being an agent. I called Financial education services to cancel and i want a refund of \$288. --- Additional Comments: \$288

205	12/30/2019	cortney	mckay	Vancouver	Washington	United Credit Education Services	I signed up for this service on August 8th, I was referred to A. Smith by her husband who boasted about being about to remove negative credit remarks and accounts off my credit with each bureau. When we met I asked her how long it takes to get results she said no longer than 6 months, my husband and I have been misled. Was told they have an A+ rating with BBB. I haven't seen any increase in my credit score. I have been paying \$89 a mo. I received letters to send in on 2 different occasions, I end up waiting 60 days or so for responses. I have not had any good results from these letters. This is not what I was told would be happening. I expected to have some sort of credit increase by now and still nothing. I was served with court papers and A. Smith has been neglectful in assisting me as well as the company itself. I was advised to not make payments as the letters would assist in taking care of things; as she said. It is my opinion this company preys on people with a fair amount of debt, filling their heads with empty promises. This company does not deliver on the services they provide. I am a hard working individual who is merely trying to get my credit in order and now I am being taken advantage of. UCES should be ashamed of them selves. --- Additional Comments: I am seeking a full refund of all fees paid to UCES. I want this company to stop scamming others such as myself out of \$89 a month and actually do what they say.
206	1/8/2020	Dayana	Gonzalez	Hollywood	Florida	United Credit Education Services	I have invested money, first being a client for months and second for becoming an agent; for the company. All they tell are lies. They tell you your credit score will increase, that collections and every negative item in the credit history is going to be removed but they are not. The worst part is me recruiting clients and have to give them my face when anything in their credit improves. I still getting calls from them, and it very disturbing for me.
207	1/3/2020	Ashley	Turner	Harper Woods	Michigan	United Credit Education Services	I paid the initial fee as \$130 (I'm not sure the proper amount) I had a conversation with two reps assuring me that my credit score would be adjusted within 3 months. As well as as long as I stayed on top of the letters. Which I have provided them all information and updates. What was not explained was that they only sent out 1 set of letters to the credit bureaus. This was actually expressed that this would not happen and that they didn't do this. I have no seen a change in anything as well as they are stating on the letters that I have never had the account(s) which are actually a lie. I have been paying this company to accurately and successfully, honestly remove this off of my credit report and that has not happened. I have been paying \$89 every month for 4 months. I would like a refund or some type of compensation back. This is very unsuccessful. I wouldn't suggest this to anyone to be honest. If their sales reps can't be honest or explain accurately then they shouldn't be servicing individuals. As well as lying on social media of how successful they are -- Additional Comments: I would like my initial payment back as well as the \$89 I've been paying for , for the past 4 months.
208	12/13/2019	Kenneth	Harris	Bakersfield	California	United Credit Education Services	I started this credit recovery program back in June 2019 along with my wife. We had high hopes in this as our agent was a reliable source and showed us testimonies of other customers. 6 months later I only received 2 set of letters. I called the customer service number and she told me I could get them emailed to me. Nothing. Then, I decide to do some research on this company and to my surprise this company isn't even BBB accredited. My scores have not went up. I have receive 2 set of letter in the 6 month period. --- Additional Comments: I want a FULL refund of 534 for 89 for 6 months and my sign on fee of 89\$ totaling 623\$ on the latest card on file.

209	12/17/2019	Margaret	Driscoll	Avon	Connecticut	United Credit Education Services	I started this service in November after serious thought and questions to this lady named Dreesha. I was told within a month i would start seeing results, i was made promises and promises, I called often checked on my status and made sure i was doing my part. She never would get back to me or help with my concerns. I pay almost 90 dollars a month just to do the job myself. For my first letters I called the company and told them I didn't think they looked right. The told me they were fine and to send anyway... So i sent them only for it to come back with nothing off my credit. I reached out to them and to the person who frauded me into this and have not heard a word. Its been a nightmare! I am paying and nothing absolutely nothing is going on, bad customer service and all they do is reuse the same letter with no change. I want my money back. All they are doing is lying and ripping off consumers. --- Additional Comments: I would like my full refund and to cancel this service immediately.
210	11/28/2019	Emily	Herod	Carrollton	Texas	United Credit Education Services	I signed up for this service in September of 2019 under the impression that they would correct any negative information on my credit report. After paying the initial \$189 and then the following month of an additional \$89, I found out that the it takes almost 45-60 days to get any information back from the credit bureaus and the company told me that it would only take them 45 days to help increase my credit score and start the process. So basically they lied and gave false information because they wouldn't have even received any of my letters from the credit bureaus in the time they told me that my credit would change for the better. I called and canceled the service because what they are offering I can actually do myself and when I told them why I wanted to cancel and asked for a refund they told me that every company has bad reviews and if change my mind that they will be there to help again, even though they didn't do anything to begin with. --- Additional Comments: I believe that the company should refund my money due to the fact that I wasted my money on a product that is basically a scam.
211	1/2/2020	Keosha	Anderson	Saint Petersburg	Florida	Financial Education Services	Consumer calling to report that she applied Financial Education Services to become an agent. Consumer stets she applied and was told to pay \$288, consumer complied and also filled out an application with her information including SSN. UPDATE 1/02/2019 Consumer called to request information. AGonzalez.
212	12/7/2019	AMBER	BROOKS	Conyers	Georgia	Financial Education Services	I was so excited about the possibility of repairing my credit and helping those around me to do the same so I signed up as a referral agent and to have my credit repaired with FES back in June of this year. The first red flag for me was the simplicity of the 1st dispute letter that I was instructed to send to the credit bureaus. After some doubts, I called FES, voiced my concerns about the dispute letters and then after speaking to a rep, I proceeded with mailing the letters. The first round of disputes basically just updated my information and validated the debts that were adversely affecting my score. I received my second dispute letter from FES and was very disappointed in how simple, basic and generic the letter was. For as much money as I'd paid into the services, I was definitely expecting a more detailed and individualized effort into helping me repair my credit. I feel like I had been scammed out of almost \$500. Not only did I not see good results but it was nearly impossible to get others to sign up which I guess in the end may have been a good thing. I'd feel a lot worse knowing that others were out of money too.

213	12/7/2019	Amber	Harris	Florence	Oregon	Financial Education Services	I was manipulated into joining as an agent under FES. I was informed that credit Karma did not have my real scores and that if I went through Credit Karma and disputed negative credits on my account that I'm basically signing my rights over for that negative credit. I wanted to help people fix their credit but I feel like this is a scam. I have gotten nothing disputed from this service and have wasted \$377. So I didn't even try signing anyone up. I kept trying to give it the benefit of the doubt but I give up after being given false information and seeing no results --- Additional Comments: I have spent \$377 on this scam and would like a refund
214	11/25/2019	Monique	Jones	Lindon	Utah	United Credit Education Services	I started this service nearly a year ago on November 19, 2018 after serious thought in an attempt to better my credit score. I was told within at least a month and for sure in 3 months I would start seeing results. That my credit score would jump at least 100 points within that time. It did not and has not. Furthermore, these letters instead brought back an old dispute that was dropped from my record. They also claimed to resolve the issues with my student loans and when I forwarded my correspondence with my student loan company, I heard nothing and now my wages are being garnished for my student loans. My score has gone up only a few points and for what? I send out the same letters every 2 months only to get letters back and nothing else removed. Also, cancelling is a pain. No one on the phone is helpful and there's no link or way to do it online! Terrible customer service and terrible way to conduct business. I should have come here and done some research before getting into bed with this company!! --- Additional Comments: Complete refund of all payments and set up fees that I have paid to this company from 11/19/2018 through present as well as a confirmation that my membership with them has been cancelled and that all and any information of mine has been removed from their records.
215	11/17/2019	Abby	Anderson	New Castle	Delaware	Financial Education Services	I signed To be an agent with the promise of training. I have Yet got help to help others with credit repair. At this point I want My \$200 back for wasting my time with this company. They frauds how they bring someone in their company with no training whatsoever by a wanna be Vice President to doesn't even reach out to those under. It's no help! And I wasted My time and money

216	11/18/2019	Porcia	Rosario	Colorado Springs	Colorado	Financial Education Services	<p>I was a consumer for less than a year and was stationed in Korea at the time. The business was charging me, for no reason, when they knew I couldn't send out dispute letters to the 3 credit unions that they required me to send out with proof of documents such as a United States home of address. My mailing address was at a base in Korea and they were tracking that, but the agent told me to keep paying till I came back to the U.S.A. I later then tried to discontinue service and get my money back for the months I couldn't mail the letters out which made no purpose of me paying them \$89.00 monthly for no reason. Their service is basically everything that my own bank gives me for FREE! I only decided to be a consumer because I was told through the phone that it would be refundable if I wasn't satisfied with their services and that I would automatically see my credit score go up. Also, my brother-in-law's sister was working for them and she was my agent. But unfortunately wasn't the case. I had to argue my way for more than two weeks just to get my money back. The manager was very rude and made me feel like it was my fault and that I was lying! I had to then call my bank and explain to them everything and they realized I was dealing with a PYRAMID SCHEME!! did a lot of research about pyramid schemes as well as the differences from an actual organization. So my summarization of this whole mess is that they shouldn't have ignored me when I asked them questions about where my money was actually going to and that they shouldn't say lies to the consumer just to get their money because I had to fight for my money back which was successful! Because they were wrong for all of it! Also, the site says financial education when that is actually ironic of them because we shouldn't have to pay so much every month to have our credit somewhat unknowingly go up. I learned a lesson and that is to get a secured credit card from my bank and that they allow you to send out dispute letters for little to NO COST! --- Additional Comments: The reason why I selected modification/discontinuance of an advertised claim is</p>
217	11/20/2019	Kelia	Speight	Lanham	Maryland	United Credit Education Services	<p>This company is a scam. After receiving inaccurate and conflicting information from different customer service reps I was told my account would be canceled, I would receive a refund for three payments, and I would receive an email stating my account was canceled. At this time I have not received anything. I expect my account to be canceled immediately and a complete refund including the three monthly payments and the initial start up fee. I posted a comment on the Facebook page asking why there were so many negative BBB reviews and only positive comments on Facebook. The response I received was the BBB reviews are fraudulent and they are looking into suing the BBB. Again sounds like a scam to me. --- Additional Comments: I would like a 100% refund for myself and husband Stephen Quander Jr. as we signed up as a package deal which was suggested by our agent whom we trusted.</p>
218	11/22/2019	Melissa	Moody	Lewiston	Maine	Financial Education Services	<p>I signed up to be an agent under the impression it would improve my credit and I'd make money! None of those statements are true. There is no training at all they charge you to fix your own credit! I received 6 dispute letters in all which were very vague and never seen any improvement also was told services were free if I sign up 5 people which was told it was easy and they had people to help me reach my 5 and nope never happened! 2 people I signed up still haven't seen results! I wasted hard earned money to help fix my credit that did not happen. They promise deletion of negative marks ect but nothing was ever removed! Very upsetting to be misinformed about a service</p>

219	12/3/2019	Adrian	Herrera Alvarez	Hollywood	Florida	Financial Education Services	I enrolled into a program that promised to fix the credit issues on my credit report. However, the services I was promised that they would do has never been done. My wife was also enrolled and after a while a friend of her convinced her to paid the fee, \$200 to be an agent so she did, after a while we both see no change in our credits and it all a scam. We paid for services almost for a year.
220	11/23/2019	Edene Shirley	Lakpa	Washington	District of Columbia	Financial Education Services	I was with FES for a couple of months, they offer financial education services to help repair and rebuild credit - or so they say. They are snake oil salesmen. I would call multiple times a month to check in on the status of claims. The dispute letter process also made me feel uncomfortable because the salesperson encouraged me to lie and say that valid debt wasn't mine. Then told me that after speaking to their lawyers, it was advised that I lie in order to get the debt removed. I was very unfamiliar with the credit repair process and wanted to fix my credit, which the company didn't even assist with doing. My representative also advised me not to pay debt, instead told me to keep disputing, a process that would take 30-60 months per dispute. In the meantime I could pay the minimum or recruit new students and members that would cover my fee. I explained that I felt uncomfortable with recruiting people for a service that wasn't even working for me. The salesperson even offered me something that seemed like employment through recruiting. I was charged \$89 per month, \$445.00 in total for services that don't work and bad and perhaps illegal advice. I don't believe this is a real business, I don't believe there are real lawyers or anyone with actual financial knowledge. My services were also cancelled twice, without my knowledge, while I still a customer. The person I worked with would assure me they'd fixed it, and i'd get another cancellation notice. They don't respond to emails, they don't follow-up on calls, the only way I could contact them was if I texted the original sales person who would also schedule calls with me and then not pick-up or call. Additionally, I asked to be unsubscribed and removed from emails and contact and after I canceled my services I was still contacted. Prior to the cancellation I asked that the salesperson I was assigned to be removed from my account, he still contacted me and I had to file a formal complaint that I wanted to not be contacted. --- Additional Comments: I was charged \$89 per month, \$445.00 in total. I would
221	11/13/2019	Cecibel	Chase	West Palm Beach	Florida	Financial Education Services	I put my trust in this company. I was expecting to get my credit fix unfortunately that's not what happen. I've sent over 800 dollars and nothing has happened. Which is very disappointing because I had high hopes expecting to get my credit fixed. I really would just like my money back, I work way to hard to be giving away money for free. I thought I could benefit with this company and it's just been a sad disappointment. Please do the right thing. Thank you --- Additional Comments: My hard earned money back.

222	11/22/2019	Kevin	Perez	Pharr	Texas	Financial Education Services	I was approached about joining FES as an agent back in February 25th, 2019 by an acquaintance. To be honest I was very skeptical about joining, but he told me I would have two main benefits, first one was that it would help me restore my credit again in only 30-60 days, and second that it would be an amazing opportunity to make extra income. Repairing my credit was the main M-CM- 'M-BM-^@M-BM-^benefitM-CM- 'M-BM-^@M-BM-^] I looked forward too, because my plan was to finally get approved for a house for my family and I, and also I thought to myself that some extra income would come in very handy since money was a bit tight. With that in mind, I joined and I was asked to pay an initial fee of \$288 to start as an agent. After doing so I was asked to start recruiting agents in order for me to qualify for free credit repair service, with absolute no training or any type of understanding of how the benefits work. After successfully getting one agent, they said that they'll take care of recruiting him. I was honestly very uncomfortable, because all they wanted was for me to get people to join without even training me. Every time I had questions about credit repair services or if I could get any type of training, I was simply pushed aside, no help what's so ever, also the agent M-CM- 'M-BM-^@M-BM-^ enrolledM-CM- 'M-BM-^@M-BM-^] would try to get a hold of our up line for questions and help, and he was also pushed aside. They were always in meetings or busy, and the times I would tell them I wasn't seeing any results, he said to be patient, and that things would work out for the best. I followed EVERY SINGLE STEP to fix my credit, I sent in the paperwork FES sent me THREE TIMES, and after NINE MONTHS of paying \$89 my credit never got fixed, nothing in my credit report was removed, my score actually went down 20 points, how is this possible if I paid ALL my bills on time, credit cards, car loans, etc., and on top of that I thought FES would be helping me fix my credit. I would follow up with the agent I brought in to the company to make sure he was also following every step to restore his credit,
223	10/22/2019	Aluel	Bol	Puyallup	Washington	Financial Education Services	I was introduced to FES by a good friend of mine to use their services to repair my credit. I signed up May 2018 for \$189 and then a monthly charge of \$89 every month after until July 2019. Well I was sadly very scammed. From the time I enrolled my credit score dropped. By using their services my end result was garnishment. I was told the services am paying for has access to legal assistance and would offer support. I was then written by one of their lawyers on staff or an agent that they could not assist me in my state, though they sell their services in my state. I was scammed and out \$1,435. Guys this services doesn't work, no support, no resources just read the complaints and reviews. BEWARE!!!!
224	11/4/2019	Tray	Hawes	Atlanta	Georgia	Financial Education Services	I joined FES last year to have my credit repaired. Since I have joined, I have yet to see my credit score increase or improve in any way. I have also had potential clients claim they never received their dispute letters. This has made me look really bad as a person and I also do not have proof that the services actually work. I feel like I have wasted a lot of money and time on a product that has yet to show results on the client and business side of things. Upon trying to recruit members, they all feel as though this is a pyramid scheme and are skeptical because I, an agent, do not have proof that the services actually work. I am unsure of the total amount that I have spent on this business, but it has been a substantial amount. I also feel as though, this business has been taking my money. --- Additional Comments: Refund the money spent on a service that hasn't helped my credit

225	11/11/2019	Mark	Burton	Chula Vista	California	Financial Education Services	I was skeptical about signing up at first because I wasn't sure if I trusted this company. In February, I signed up with an agent that I trusted and continued with the program for about 6 months to only see no change in my credit repair. I was very unsatisfied with the customer service and some of their agents did not have the answers to my questions. I spent a total of \$534 and did not see any change to my credit score. I should have trusted my instincts at first about this company because if anything it only made my credit score worse. --- Additional Comments: I would like a full refund of \$534.
226	11/11/2019	Somalis	Heng	Tacoma	Washington	Financial Education Services	I joined FES through a trusted agent in August of 2018. I was told upon signing up as an agent I would need to sign up for the services and as long as I want to stay an agent I would need to continue with their services. I was really confident in their services and was told it would only benefit me even if I didn't have anything to dispute on my credit report. On September 14, 2018, I received an email stating I did not have anything negative to dispute. I called the agent support number and explained I would like to stay an agent, however, I do not need the services to continue. I was told the exact same information that if I would like to continue as an agent I would need to continue the services and it would only benefit me if I continued. As I strongly believed in their company, I continued on as an agent paying for the services that I did not need. In February 2019, I decided I couldn't afford paying for the services; as being an agent was costing me more. I called the agent support number on February 15, 2019. I explained I no longer wanted to continue as an agent as it was getting costly and I wouldn't be able to afford it anymore. The agent on the line explained to me I didn't need to sign up for the services to be an agent as I already paid my agent fee in the beginning when I paid \$288 for signing up (this was never explained to me). I informed the agent that was not the information I received upon signing up and would like a full refund as the services did not benefit my needs. The agent stated that was not possible. I asked if there was a supervisor I can be referred to about my situation. She explained there wasn't anyone else I can be referred to. I paid for the services for 5 months of \$445 plus the sign up fee of \$288 for the total of \$733. I tried calling a few times for the next few months and was told the same information that there was no one I can be referred to for my situation. Paying for the services did not benefit me in any way. I signed up with this business to earn extra income but ended up losing more. --- Additional Comments: I would like a full refund of \$733 from the business.
227	11/18/2019	Rafael	Garcia Perez	West Palm Beach	Florida	United Credit Education Services	I took the services of this company at the midyear and the only thing I have received are letters that always say the same to send them again. What the company and its agents promote is a lie. They told me that bad reports would be eliminated from my credit and that has not happened. I have already sent 3 groups of letters and my credit remains the same. Today I called the company to cancel the service and they told me that until I pay my debts, the credit will not be fixed, so why do they sell me that false advertising? they charge \$ 89 a month to end the same results always. Do not trust advertisements and their agents --- Additional Comments: give me back my money
228	11/19/2019	Michael	Allen	Casa Grande	Arizona	United Credit Education Services	Ok I was told that my credit score was gonna go up in 60 days I received my first set of papers and sent them in in my credit stayed the same the company is not providing the services that I was told I was gonna get I feel that I was lied to and this company getting over on people I don't want to be apart of this company anymore I want my money back they did not do what they said and I am very unhappy with there services. --- Additional Comments: I dont want to be apart of the company no more and I would like my money back this company did nothing for me but took my money and wasted my time.

229	11/8/2019	Simone	Clark	Richardson	Texas	United Credit Education Services	I started this program desperately needing a way out of my credit situation! Due to health conditions and ID theft in the past. I was promised that my Credit would SKY Rocket within the first 3 months of this program. Month after month of them tasking my money , I saw no changes. On top of the money I spent to send off the letters at the post off, They NEVER worked! As a matter of Face... when i switched to have my letters sent via EMAIL I NEVER RECEIVED THEM ... at least 3 times. The Bureau's would either open up and investigation and drop my credit even lower or I would simply never hear back from anyone with updates. I cried and cried to my personal customer service individual and told him I wanted to Unroll. He told me I should stay with the program a little while longer. Its been about 9 months! My credit has gone down 73 points since i started this program. I DEMAND A FULL REFUND! --- Additional Comments: A FULL REFUND FOR THE ALL MONIES I PUT INTO THIS PROGRAM AND RECEIVED NOTHING IN RETURN!
230	11/5/2019	LaToya	Morgan	Nashville	Tennessee	United Credit Education Services	So back in the beginning of July 2019 is signed up for the credit repair company in the excitement to fix my credit. The first round of letters was super basic and looked like it was just rushed and no thought went into the creation of the letter. So I went with it and was like ok maybe its just to see what happens. The 2nd round of letter came and the took my pay and then I waited two weeks to receive my dispute letters, super disappointed that I had to wait so long for the letters. Received those letters and I swear they stated the say exact thing as the first ones. Wow I thought. Then comes the issues with the money they take out. I made my initial payment of \$199 and 2 additional payment of \$89 letters are generated every 60 days, which basically means you paying for one set of letter one month and next month is sort of giving them free month. Also haven't had any good result as first set of letter and 2nd was kind same reason just some words change verbiage, I could've wrote every letter myself nothing out of the ordinary. Im beyond upset as this was not they way it was explained to me. I really feel like I was scammed. --- Additional Comments: I am looking to receive my money back. I feel like this was a scam!!!
231	11/13/2019	Patricia	Morales	Los Angeles	California	United Credit Education Services	I signed up for this service mid February and was told I would start seeing results as early as 30 days. First of all it takes almost 2 months to receive the letters that I'm supposed to send out. You send out the letters and wait for a response that you then have to send to the company. Most of the time I'm either waiting for the letters or the response from the credit bureaus. I did everything I was supposed to do and have nothing to show for it. They advertise all these credit success stories that happened after only 30 days and here I am 9 months later in the same place I started. I believe I was scammed! Shame on you UCES! --- Additional Comments: I'd like the company to issue me a refund
232	10/8/2019	Christopher	Coleman	Oakland	California	Financial Education Services	I paid for the service and even to become a agent but there was no changers to my credit i followed the instruction now I am done with the service and would like a refund --- Additional Comments: I want my money back \$466.00

233	11/4/2019	Ian	Dewson	Pompano Beach	Florida	United Credit Education Services	<p>This complaint involves fraudulent initial sales, lack of contract, billing and customer service issues. I found UCES through instagram via Stephanie Lopez who is a credit repair representative of UCES. While signing up via telephone, Ms. Lopez assured me that the program was expected to be completed in 30 to 90 days but no guarantee of time frame or results. She stated that the costs of the program included a \$49 set up fee and \$89 per month for three months. She said some people only need to pay a month or two, but I would never have to pay more than the three months of payments even if it took longer. So I figured in a total out of pocket cost of \$316. Based on these terms, I decided to go ahead with the program on June 21, 2019. I paid the set up fee of \$49 and the first month of \$89 up front. I was billed another \$89 the next two months as per our phone conversation. My program has taken more than 90 days and this company again billed my card another \$89 for now a total of \$405. They tried to bill me again the following month. When I brought my issue to the attention of Gabe, a supervisor in customer service. He assured me that the program is only monthly and that Ms. Lopez may have been incorrect. He then told me there are no refunds on the program even though I had been sold something I did not receive. I am mad about being lied to by Lopez the saleswoman and then treated poorly by the supervisor my not refunding my money due to the lying at the point of sale. I asked that all my money be returned to me and he said they can't do that. The would however give me two free months of program or \$89 back. I refused. He later said he could give me two months or \$178 back. I was lied to at the point of sale and never signed any contract for a continued monthly program until I cancelled. This is bad business. I'm even more mad that I have now lost 5 months of time in a program that has done nothing but misguide me. Unfortunately, the time I will never get back. Please --- Additional Comments: I would like a complete refund of \$405, whether that be a check or</p>
234	11/4/2019	Simone	Bell	Tallahassee	Florida	Financial Education Services	<p>I called the company and requested a state tax of payments made for their services months ago. A customer service representative took down my name and address and told me they were gathering the information and due to the number of requests from clients it would be a few weeks to receive the statement. I don't understand why they couldn't send a statement of the payments made immediately. Lexington sent j mi e a statement in less than a week. --- Additional Comments: Send me a statement of the payments I made for their services.</p>

235	10/29/2019	Nakela	Reed	Hayward	California	Financial Education Services	<p>This is my second time filing a complaint since no one responded to my first complaint. I heard about FES through one of my husband's coworkers. We listened to a presentation at a local coffee shop by someone who was already an agent in the business. The presentation sounded very appealing as you were able to get your credit repaired and help others do the same, not to mention they advertised having an A+ rating with BBB so it sounded trustworthy. We were told people could make good money referring people to get their credit repaired and being that we could use the extra money and my husband need his credit worked on, we both decided to sign up. Ming you, I really did not need my credit repaired but they require you to receive services, which is \$89 a month, in order to also become an agent in the business. However, I was told that after signing up 5 customers my services would be free (which I later found out is not true). I joined team calls that were to motivate agents and provide tips and strategies on how to market this service to others. In the meantime I started the credit repair process, so that I could see how the process worked. After giving access to my credit report, I received letters from them in the mail that I was told to send to all three credit bureaus. The letters had a short list of accounts of mine and pretty much stated that those accounts were not mine. However, the accounts they listed were mine, I'd just had a couple late payments in the past. When I called FES and asked about it, they said that they use that wording to first to see whether or not the disputed companies will respond. My husband also received the same letter from them with the same wording. But I did the work of making copies of my proof of identity (SS card and ID) and mailing that along with the letters to the three credit bureaus, which I'm paying for services I should not have to do but did it anyway. Sometime after I received letters back from the credit bureaus stating that the disputed accounts were mine (because they were). Nothing has changed on my credit, so I do not think it is fair that I paid money for something that did not</p>
236	10/15/2019	Dianne	Williams	Kernersville	North Carolina	United Credit Education Services	<p>I enrolled in this program because I wanted a repossession and a bankruptcy removed. Neither one has been removed. I'm very disappointed. My score has increased, but that is because I have worked on my credit myself. --- Additional Comments: I would like a full refund of what I paid.</p>

237	10/9/2019	Nakela	Reed	Hayward	California	Financial Education Services	I heard about FES through one of my husband's coworkers. We listened to a presentation at local Starbucks from someone who was already an agent in the business. The presentation sounded very appealing as you were able to get your credit repaired and make money helping others do the same, not to mention they advertised having an A+ rating with BBB. We were told of people making six figures working this business and being that we could use the extra money and my husband needed his credit worked on we decided to sign up. Mind you, I really didn't need my credit repaired but they require you receive services, which is \$89 a month, in order to work as an agent in the business. However, I was told that after signing up 5 customers my services would be free (which I later found out is not true). I joined team calls that were to motivate agents and provide tips and strategies on how to market this service to consumers. In the meantime I started the credit repair process(although my credit is in good standing) just so that I could see how the process worked. After giving access to my credit report, I received letters from them in the mail that I was told to send to all 3 credit bureaus. The letters had generic wording and pretty much said that the accounts listed on the letter were not mine, but the accounts that were listed were all mine, I just had a couple late payments in the past. When I called FES and asked about it, they said that they use that wording to first to see whether or not the disputed companies will respond and if not the credit bureaus have to remove it. I did the work of making copies of my SS card and ID and mailing that along with the generic letter to the credit bureaus, which if I am paying for service I shouldn't have to do. But I did it anyway and sometime after I received letters back from the credit bureaus stating that the disputed accounts were mine (because they were). The husband also got the same exact letters from them and same results. Nothing has changed on my credit and although I've signed up others to work in the business they continued to take \$89
238	10/25/2019	Maximo	Soto	Philadelphia	Pennsylvania	United Credit Education Services	I have been dealing with this company for a while now with the understanding that they would help improve my credit reports(scores), but i was wrong. I have invested a lot of time and money into this business with no return of anyimprovement. I feel upset and very disappointed with the misrepresentation with this organization and the customer services representatives that i have spoken to each time i would call inquiry why my credit weren't improving. I have been paying \$89.00 a month since 2018, just to only receive dispute letters. I have been doing my part as far as sending out the letters and also emailing them back any result i received, but still no improvement. I AM DISPLEASED WITH MY SERVICES FROM THIS COMPANY!!!. I have pay over \$1,000 only to not to see no results all at. I feel that I was taken advantage of and I would like a refund. Signed upset customer !!! --- Additional Comments: I want my money back.

239	10/10/2019	DeAndrea	Davis	Woodstock	Georgia	Financial Education Services	I signed up with FES February of this year hoping to get my bankruptcy removed off of my credit. I paid \$288 to get started shortly after starting I received these generic dispute letters (my 17 year old niece could have wrote them) to send to the credit bureau. All the letters said was "the account is not mine";. By time I received these letters it was time to pay the monthly fee of \$89. I mailed the letters to all 3 credit bureaus and received updated credit report but the the bankruptcies were still on my credit. I received another set of generic letters in April that said the same thing. So by now I have paid \$89 for March and April. I mailed off those set a letters. I received update credit reports and the bankruptcy was deleted from Experian and Equifax. I was feeling very hopeful and starting to trust the process. I received another generic letter in June basically saying the same thing so I sent it to Transunion, I received an updated credit report but the bankruptcy was still list. I receive another set of generic letters in August , a week later I received a notice from Transunion stating that they were not going to remove the bankruptcy for me to stop sending disputes and unless I had proof this was not my account. The day I receive the letter I forwarded it to FES customer support and then called them to see what was the next step. I was told that I have to wait to receive my next set of generic letters and they will be available in Oct. So now I am feeling like I am being scammed It's August I just paid another \$89 and know they are telling me I have to wait until Oct which means I have to pay \$89 for Sept and \$89 for Oct before I will receive more dispute notices. On October 7 I still haven't received any more generic letters so I called customer support to find out why and they lady said "I can sent them them to you know if you like";. So now I have to call to follow up with FES to make sure they send my dispute notices after I have paid \$1000 for this service. I received the generic dispute letters and the only thing it said about my bankruptcy was "Please verify the date the public record was filed"; So had to wait 2
240	10/20/2019	Keana	cato	Fort Lauderdale	Florida	United Credit Education Services	SCAM SCAM SCAM!First I experienced horrible customer service from there call center. They were unable to answer basic questions like, "while my accounts are in disputes how can I build my credit"? The response I got was we don't help build my credit scores we only help out with the dispute process and your local rep. should have explained that to you. I called my local rep and she told me yet again they did assist with credit building and apologized for misleading information from the contact center. She also reitertating there status as a Grade A with the better business bureau.(Which as im see now is a lie and a investigation was done by BBB in july 2019 AFTER I SIGNED UP and UCES did not meet requirements.) All disputes letters are the same generalized letters and they charge 89.00 (which is unlawful) before the even begin working on your credit. UCES also charges \$89.00 monthly recurring but will only send dispute letters every sixty days. So basically the odds months there getting paid for NOTHING. All I wanted to do is fix my credit and buy a house, only to be conned by my credit repair company whose misusing the BBB name to support their scams --- Additional Comments: I want all of my money back and all my personal information destroyed

241	10/22/2019	Leanette	DeJesus	Philadelphia	Pennsylvania	United Credit Education Services	My husband and I have been dealing this company for a while now with the understanding that they would help correct negative information on our credit reports. We invested time, effort as well as money into this business with no return of any improvement. I am very disappointed in the misrepresentation with this organization and the customer service representatives that i have spoken to each time I call to find out why our credits weren't improving. We have been paying \$89.00 each(monthly- making it a total of \$178 since 2018) just for us to only receive dispute letters. We have been doing our part on sending out the letters and also emailing back any results we received, but still no improvement. WE'RE VERY UNHAPPY AND DISPLEASED WITH THE SERVICES WE RECEIVED FROM THIS COMPANY!!!!. We have paid over \$1000 to this company and haven't seen no results. We feel that we have been taken advantage of and this company is only a scam. SIGNED ANNOYED CUSTOMERS --- Additional Comments: I want a refund back.
242	10/22/2019					Financial Education Services	I was misled by this company. They claim they repair credit, but only offer resources to do so. It is an mlm, and they badger you to try to recruit others when you sign up just trying to get your credit repaired. They offer resources and send you letters but charge you before your credit is improved.
243	10/14/2019	Tisheika	gilliam	Shreveport	Louisiana	Financial Education Services	I recently had a baby and wanted to get extra income so the opportunity with FES presented itself so I researched to find info. Not much info was found online but i wanted to become business owner and I enjoyed helping others with credit issues. Once I signed up and paid into the role of agent, I was not told I had to get 5 individuals (2 for potential clients and 3 as partners) in order to build a team. I was told when you sign up \$288 as a agent YOUR SERVICES WOULD BE FREE (LIE) Felt like a scam and after participating in this daily calls everything was push to market for AGENTS not CLIENTS and i wanted to help my community for financial freedom. I was left with no support, no training or guidance, but i was charged \$89.00 for 3 months and making no money. Ideally, as a part of any team, there would be a more genuine effort to properly and formally train. I did not expect this at all and i felt like i was lying to friends and family to join the company.I did alot of advertising cards, flyers, etc...money i can not get back and time from my son. I was hoping to gave a legit business and make money. I hope that this gets resolved and that I am refunded the money invested into FES. Advertising for this company on my social media using my name now has no weight I've lost the trust of friends and family. Nothing has been deleted or updated and of course that is on me not FES so now I have to explain, and when you call and ask for help for the customer i was advised to tell the customer to call Customer Services,... --- Additional Comments: I would like to be refunded \$288 plus 3 months of \$89.00

244	10/9/2019	Kesha	McNaulty	San Leandro	California	Financial Education Services	I joined FES in order to have my credit improved back in July of 2019. It sounded like a great opportunity to get my credit on the right track and also a great way to help out my family and close friends with the same issues. I spent weeks trying to get friends and family to sign up because I was confident in their services. I was told dispute letters would be sent out to multiple credit bureaus to have items removed that shouldn't have been there. When I did see the letters sent out they were very simple and didn't seem like they were put together by a professional company. I spent three months with this company and have seen no improvement, not to mention the amount of money I spent signing up, plus the monthly charge for their services. I've spent a total of \$377 and have nothing to show for it. This business took my money and did not follow through on the services offered. --- Additional Comments: I would like a refund as they never followed through on what they originally promised.
245	10/17/2019	Aileen	Martinez	Stockton	California	United Credit Education Services	I had heard many good successful stories from them about improving credit scores so I decided to give them a try back in April 2019 they were quick to collect and everything was good until 1 month later where everything came to stop and I had received dispute letters in which needed to be sent and I did that and I have never received a response back .. Their service is terrible --- Additional Comments: I would like a refund on services that I feel weren't provided to me
246	10/14/2019	Shamel	Arasmo	Central Islip	New York	United Credit Education Services	I signed up for the program and have used it for about 3 months. I didn't see an increase in my credit score and the letters that I sent out which I was under the impression that I would do I had to proof read so it wouldn't sound like it was written by a middle school child. I started to get my results back and my score actually went down plus the scores given to me by the credit companies DID NOT match what was in the program or match the score I was given when I paid an extra \$10 to see them. When I went to cancel the first lady was nice but the second lady basically tried to blame me for my credit score going down even though I didn't do anything that would warrant a 10 point decrease to my score. I basically felt like she was trying to guilt me into staying with the program. --- Additional Comments: I would like a refund on the money I spent on the program plus my credit report which I could have gotten for free on a different site.
247	9/28/2019	Anneisha	Joseph	Hempstead	New York	Financial Education Services	I've signed up with the business because it was explained to me that the business worked itself, in terms of signing up customers and agents. was told that I can use my social media account to advertise my business, attend seminars expose the business. I was so excited to start but not realizing how difficult the process would be. I was taught that it's a guarantee that I'd get the customers and agents and I'd get paid every Thursdays and my credit would also be fixed. I signed up 4/20/2017 and all I've made was minimal income, and stuck at a minimal level to nowhere. I went to seminars and paid over \$2,000 in hotel and air fares not to mention since being in the business and paying \$89 monthly fee to get my credit fixed which went nowhere but still stuck in mid 500 score. My husband told me from the beginning it seems like the only the top people were making all the money and he was right. I feel so stupid and I've lost over \$5000 since then. What I want from this complaint is to be reimbursed for false hope and every money I've put into this business. --- Additional Comments: I'd like to be remembered all monies I've put into this business and also all my money I've paid toward credit repair.

248	10/1/2019	Migule	Suriel	Lake Worth	Florida	Financial Education Services	I came into the company expecting my credit to get fixed unfortunately that never happened. I feel as if I paid this company to do a service for me I never received any results. So sad because I advertised this company. It just feels like a whole scam to get peoples money. I was with them for at least 6 months before I completely canceled. --- Additional Comments: I would like my money back. For services I did not revive.
249	10/3/2019	Kadeidra	Lisenby	Winston Salem	North Carolina	Financial Education Services	I signed up with FES as an agent to attempt to have my credit repaired. The agent who I signed up under was a long time friend of mines so I thought the information & testimony's she gave me were true but the results of my credit score did not reflect that at all! It's like I signed up as an agent & immediately they were so focused on throwing some type of party to help gain other customers only to benefit them to meet a certain quote by the end of the week. The trainer would scheduled a meeting with us(the agents) under her & wouldn't even show up. No proper training was given for me to assist possible new customers to FES. I invested my time & money into what I thought was making my future better with my credit score. Due to no results being shown on my credit score I deleted that annoying group chat app they had me download & I also switched backs so they would not continue to take money from my account. I'm requesting a refund of my start up fee which was \$288 plus the money deductions !! --- Additional Comments: Full Refund
250	10/2/2019	Ayriel	Wright	Dublin	Georgia	Financial Education Services	This service is misleading and its been costing me money while I have been trying to figure out what I need to do to make money from it. I was under the impression I would get step by step training on how to fix my credit and learn how to help others do the same. The 'training' is just videos on how I set up my backoffice and how to attract customers to buy a product that I have no idea how to use myself. I would never convince someone into wasting money on this 'product'. The advertising is that you will get financial education but all they want you to do is spend money and make others do the same while youre trying to figure out what is going on. My credit has not improved and i dont see what I am paying for. Obviously one would already need to have some know how about how to pursue this 'business opportunity' I have learned nothing with these services. I am not a slow learner and I have yet to catch on to how this service works. I purchased this to potentially make a little extra money, not lose it. --- Additional Comments: Refund of all money lost plus more for time wasted.
251	10/6/2019	Michael	Hendrix	Tampa	Florida	United Credit Education Services	I been with this company for over 6months paid faithfully and even referred people. I have been doing everything myself wondering why am I'm paying for services I'm rendering to myself. With guarentees I would have negative and derogatory items deleted, make my initial investment back and be able to purchase a home. They got items deleted only for them to be reported back on after there first set of dispute letters only to send me same set of letters after that. I have spent the intial investment and monthly payment twice since finding alternatives through credit karma and specialist. I just want my 277\$ and 7 months of 89\$ a month refunded being that I completed all my own restoration and was told and presented something totally different. The people we referred we didn't even get that money. Then there were caps and all kinds of other criteria that we couldn't get from the person who signed us up. 900\$ to do it myself. I feel like I have been wronged and robbed of my hard earned money and time. --- Additional Comments: I just want a refund

252	9/27/2019	Jacqueline	Fisher	High Point	North Carolina	Financial Education Services	<p>So I signed up as a agent to make a difference in my city and help people. For one its so hard no in small towns and you have to meet certain requirements to level up . The guidance given is to go out make calls and buy cards and stuff which I did. I&#39;m a mom who was going through school and had a new born and spent close to 300 dollars for this. Now on to the credit repair I have had three sets of letters made up and haven&#39;t had any success really. That&#39;s 89 dollars a month so its been like 5 months. How can I sell stuff when the credit repair part is not even working for me?? I called to at least get a refund for the agent part but they said they can give refunds for that part but obviously that is not the truth because people have been given refunds. They need to really fix their plan or set up for people who try to succeed in it. ---</p> <p>Additional Comments: I want a refund for the agent part I don&#39;t feel like they have agents equipped for training right and it causes people to fail in this company. They need to change the set up and stop making it all about money so trainers can actually train the people well who they sign up.</p>
253	9/30/2019	Shayla	Lewis	Washington	District of Columbia	Financial Education Services	<p>The opportunity with FES presented itself through promotion on social media. While I was skeptical about this opportunity being promoted; marketer&#39;s promoted the business opportunity as an agent by selling the idea of become a business owner by building team. At the time, this sounded like a fair opportunity. Once I signed up for the opportunity and paid into the role of agent, I was immediately without training or guidance tasked to rally up 5 individuals (2 for potential clients and 3 as partners) in order to build a model team. This information and the opportunity, unfortunately, felt like a scam and after participating in this daily calls or &#39;manager announcements&#39;, everything was push to market and making money of others and honestly, it made me very uncomfortable to even consider extending this very opportunity or product to my community. Upon being brought into a team environment, you are essentially left with no support, no training or guidance...but charged to do and make money. Ideally, as a part of any team, there would be a more genuine effort to properly and formally train. To be honest, I work hard in my full time job and the demands of self training and making the advertised conference calls which also comes at a cost just does not measure up. I am being scammed out of more money that I simply do not have to continually invest not to see any return. Once I realized that my phone provider was charging me for the phone calls that I made within a week on top of my fee to become an agent, it is simply breaking my pockets to enlarge someone else&#39;s. I have requested a cancellation of my membership and refund in full of \$288; in addition to fees (\$20) for these conference calls that wasted my time and left me with no information whatsoever but I have been challenged twice and bullied into &#39;working the business&#39;. This is not valued customer service or customer care. I feel robbed of my hard earned money and money that I could have used towards a bill. I hope that this gets resolved and that I am refunded the money invested into FES. --- Additional Comments: Please refund me my</p>

254	9/26/2019	Hubert	Reed	Hayward	California	Financial Education Services	I joined Financial Education Service looking to improve my credit and make a impact in the community. I was excited about the opportunity. I shared the videos and information with family and friends. I engaged myself with meetings and weekly calls which were very inspirational. 2 weeks after signing up I received a very generic dispute letter which I was told to send to all 3 credit bureaus to have items on my credit report removed or disputed. The letter stated that the items on my credit account were not mine. Again, the letter was very generic something I could of wrote myself. After sending off that dispute letter, I did receive a letter back from all 3 credit bureaus stating that my items on my account were being disputed. My credit score did improve by 30 points during the time of the dispute but shortly after my credit went back down after the bureaus were able to prove the items were mine. After 2 months of paying the \$89 I didn't see any other change to my credit report. Financial Education Service sent out to me another dispute letter stating the same information before with same process of sending the letter to all 3 credit bureaus. My wife, brother, and friend also joined Financial Education Service and received the same exact dispute letter with their credit information. They have had a very similar experience as me. I am no longer wanting to pay \$89 for service, not worth it. Its really not a service and more like tools and information you can use to improve how you handle your money and thinking. --- Additional Comments: would like a refund.
255	9/30/2019	Jose	Miller	Bridgeport	Connecticut	United Credit Education Services	I signed for this service mid June 2019 with the understanding they would help correct negative information on you credit report but that you would pay for letters being created. Come to find out now that after I made my initial payment of \$138 and 2 additional payment of \$89 letters are generated every 60 days, which basically means you paying for one set of letter one month and next month is sort of giving them free month. Also haven't had any good result as first set of letter and 2nd was kind same reason just some words change verbiage. Letter s written is something I would be able to write myself nothing out of this ordinary. Im little upset as this was not they way it was explained to me. I called them to cancel service and request refund but they just apologize for any miscommunication given and could only talk for themselves now. --- Additional Comments: I would to request full refund and cancellation of service.
256	9/17/2019	Glenn	Igafo	Mililani	Hawaii	Financial Education Services	I was introduced to FES by a good friend of mine and joined FES in late October 2018 as an AGENT. \$289. I quickly advance to the Field Trainer rank (1st rank up from agent) and was excited about this company and it's potential. Our team then started to advertise and hold Private Business Reception (PBR) along with Public seminars as taught by our leadership. Everything seemed ok till CORPORATE (we were informed by our upline) shut our advertising down. We did everything they told us to do THEN they told us we couldn't anymore. We couldn't advertise FES, we couldn't hold public meetings, I couldn't even use the Business cards I bought from the FES store (they tell you to buy) to advertise anymore! WHAT! My team and I tried to stay positive but it got worse when we were promised by our leadership help with our teams which never happened. Our upline Couldn't be reached. I quit on may 30 of 2019 and they still took a Payment \$89 out of my acct for this month Sept. 2019. Unbelievable!!!Refund Please ASAP!!IT'S SO DISAPPOINTING!NEVER EVER DOING THIS AGAIN!- Glenn Igafo --- Additional Comments: FES be totally upfront to potential customers and Businesses Partners

257	9/16/2019	Racheal	Taylor	Lafayette	Indiana	Financial Education Services	I signed up with the service in order to get assistance with fixing my credit and also help others to do so. I paid money to be an agent and was told that there was nothing I needed to do but let the program work for you but it does not you will have to continue putting in money and don't get anything in return I did not make any money as my time being a agent and I feel my credit score has not changed. --- Additional Comments: I would like a total refund of what I spent into this business
258	9/16/2019	Michelle	Butler	Altamonte Springs	Florida	United Credit Education Services	I have invested money, time and effort into this business with no return. I am extremely disappointed in the misrepresentation of not only this organization, but the people at the top who sell the misleading promises of opportunity and advancement that are never fulfilled. When I enrolled in this program in March, I desperately wanted to increase my credit score and teach others how they could do the same. Little did I know that the false advertising I had spent hours and hours listening to, studying and mastering would not only fail for my case, but would also contribute to placing me in a worse situation then when I started. My credit score after the first round increased, only to decrease shortly after. The items that were inactive on my account were now reactivated due to the investigation disputes and my score has remained at the same low score as when I started. It is such gross negligence to advertise an increase in scores and use so-called success stories to entice members, when there is the potential for scores to decrease because of participation. It has been month after month of deduction for payment to services that do not contribute to my credit success, and add no value to my current situation. The business boasted of an A+ rating with the BBB, and used erroneous marketing tactics that resulted in a complete overhaul of the companies after litigation. I have lost money spent on marketing tools that were purchased to increase sales, then banned because of the wording and false purport of credit repair by agents, as the company previously functioned. I have not wanted to sell this product to anyone, as I don't want to be responsible for their misfortune or causing them to waste money on a promise that can't be delivered on. --- Additional Comments: I think it is only fair that this business refund the money I have expended for the product and services I did not receive. I have basically given away money and paid hard earned money to only end up at square one with now figuring out how to restore my credit. I am saddened that this is allowed to happen to people who genuinely are tricked into this opportunity.
259	9/10/2019	Lizzet	Annoh	Frisco	Texas	United Credit Education Services	So i started this service in May after serious thought and questions to this guy named Eugene. I was told within 3 months i would start seeing results, i was made promises and promises, I called often checked on my status and made sure i was doing my part. I pay almost 90 dollars a month just to do the job myself. My first letter I called the company and told them the letters dint look right they weren't strong enough and some changes need to be made, I was told for the first set of letters they sent out its worded like that. OK, i sent them only for it to come back with nothing off my credit. again, I did their jobs and sent them the results from the credit bureau. I then stopped for a month ago with them started back last month only to get the same letters. Its been a nightmare! I am paying and nothing absolutely nothing is going on, bad customer service and all they do is reuse the same letter with no change. I want my money back. They are out here lying and ripping off consumers. --- Additional Comments: I want my money back, 100 % refund . I will be proceeding if necessary with the consumer financial bureau if needed. I have wasted my money.
260	9/11/2019	Melissa	Harvell	Jacksonville	Florida	Financial Education Services	I signed up for my credit to be repaired and this company did nothing but further ruin my credit and scores --- Additional Comments: I'm requesting a full refund that I paid this company.

261	8/28/2019	Misty	Singleton	Port Royal	South Carolina	United Credit Education Services	I signed up for this with assurance this would boost my credit score with no doubt! It did the complete opposite! After months of payments if completely ruined my credit score worse! On top of that I asked on 3 separate occasions for my membership to be cancelled over not only the telephone but also via email! It was not only made for me to feel as if I was disrespecting their customer service agent by wanting to cancel my account and it was a inconvenience to her but she told me it was not my reps responsibility or job to transfer information to me and knowledge and if I wanted to know things I needed to contact the 800 #. Completely hands down the worst customer service I have ever received and again paying for a service that failed horribly! I will never recommended this company to anyone! --- Additional Comments: Full refund
262	9/12/2019	La Shawn	Chandler	Goodyear	Arizona	United Credit Education Services	I signed up for this service in March 2019. I received my first set of letters in early April 2019 and have been on top of the program ever since. I have also done my part as far as building my credit profile during the repair process. The company has been successful in removing a couple of items from my credit report, however after reviewing the basic letters that were being sent out, I knew it was important that I intervened in any way that I could to expedite the process. There are various techniques that are available on Youtube and other social media outlets that educate consumers on ways to repair their credit. I tried those techniques after noticing the basic letters sent by the company were unsuccessful and I assisted in having items removed from my credit report. I also often found myself having to call in to request that my letters be sent out. In addition, I received several message via email from both the attorney's office and FES indicating my credit reports had not been received or requesting Credit Karma credentials which had already been sent in. Last, the inquiries on my credit report which are crucial during the credit repair process were not addressed at all. Hence another reason I had to intervene in the process. I've been patiently waiting for for the credit score increase that so many rave about on the Facebook page and now wonder if there is truth to those success stories. I have also called in to ask additional questions regarding the extent of their involvement in the credit repair process as well as that of the attorney's that people talk about. The short tempered reps are not too eager to answer multiple questions even though members are told they should be the primary point of contact. I have given the 6 month timeframe that so many suggest. The fact that it took a couple of weeks for the process to even start was a tell tell sign of this company's lack of attentiveness to customers coupled with several other issues. I am not happy with the service and thought 6 months would be more than enough time to become credit ready for a home purchase since I was not far from my goal. A friend of mind was
263	9/9/2019	Lorita	Hawthorne	Milwaukee	Wisconsin	United Credit Education Services	This company is a scam!! They promise to get my student loans and bankruptcy off my credit report which is the only reason I signed up for their services. I signed up in January 2019 and 9 months later, both are still on my credit report. This company does not deliver on promised services. The only thing they can promise is taking your money faithfully every month. The generic dispute letters they repeatedly have you send out does no good. Shame on you for scamming hardworking people!!!! --- Additional Comments: Refund!!!
264	9/9/2019	Lance	Harvell	Jacksonville	Florida	Financial Education Services	We entered into a contract with United Credit Education Services and they have not full filled there obligations of fixing mine and my wifes credit issues , they have done nothing but take money from us and further ruined our credit . Therefore we demanding a full refund for both of our services, like so many other consumers have done . --- Additional Comments: We'd like to see a full refund for both our accounts in full since we started with this company.

265	9/6/2019	kristina	case	Killeen	Texas	Financial Education Services	I feel mislead into joining this agency. Ive also just read about an active lawsuit against them that i was not informed about. Was not informed of monthly fee either. I paid for credit services that i did not receive --- Additional Comments: \$288 refund
266	8/30/2019	Dussie	Thomas	Albany	Georgia	Financial Education Services	I was an agent as well as a customer and I was promised mentorship and it was short lived. I was placed under another agent who was an inadequate leader and mentor. Customers and clients left as quick as they joined because of the false advertisement concerning the gaining of customer and agents. Which effected my leg of business drastically. I complained about my credit score not increasing at all and the unprofessional dispute letters that were sent out. Some customers complained and believed I dropped the ball because their score didn't increase as well. Which could have tarnished my reputation. Agents are advertised as Credit Specialist when in reality Agents do not repair credit. We just bring in other agents and clients. I was even encouraged to sponsor other agents and customers by lending them the money to get started. --- Additional Comments: I want 100% refund of moey that I put into the company.
267	6/28/2019	Tonya	Smith-Dodson	Chester	Pennsylvania	United Credit Education Services	I was contacted by a representative of United Credit Education Services and basically told they could help improve my credit score within 6 months. I paid the required deposit and have been paying the monthly fee since December 2018. They have been sending me dispute letters that I have to send to all three credit agencies (done two sets so far) in doing so, my credit score had DROPPED significantly!!! To say I am totally disappointed in this company's promises vs. delivery is an understatement! I have paid the initial deposit (\$180.00)fee plus the monthly fee (\$89.00) since December 2018 and have not seen significant increase in my credit score as promised. This company is a scam!!!! Then I called and asked for a refund of monies paid and the customer service rep (Gabriel F.) told me he would not be issuing a refund because I didn't send the credit bureau results back in a timely manner! DO NOT DEAL WITH THIS COMPANY THEY ARE A FRAUD!!!! --- Additional Comments: I WOULD LIKE A REFUND IN FULL FOR ALL MONIES PAID!!!
268	9/5/2019	Brittany	Gipson	Bedford	Texas	United Credit Education Services	I signed up with UCES in May of 2019 hoping I could find my way out of the credit issues I have. They sent basic letters to me to send out to the Credit bureaus and it was letters that made no sense. First set said these weren't my accounts, then I received multiple fraud letters in the mail from the people from collections on my credit. When I called UCES and asked what to do, they advised me not to do anything as they were just opening up a review. The 2nd set of letters came and they basically said the same thing as the first and this whole process did not make sense to me. I sent them off and if anything since then my score has dropped. There has been no progress made. I would not recommend. They want \$89 a month for letters I can send out myself. I would not recommend. --- Additional Comments: I would like a refund for everything. They did not meet my expectations
269	8/21/2019	Jasmine	McCoy	Sanford	Florida	Financial Education Services	I start the services in February , I was told it would take about 3 months to see changes, so I continue with the service for an extra months and saw no result or changes in the credit score or history, along with paying \$89 a month. So I cancel service and along with trying to be an agent after I saw no changes in my own credit score. --- Additional Comments: If possible a refund, if not, assistance with improving credit repair and history

270	8/22/2019	Nina	Basnight	Crest Hill	Illinois	Financial Education Services	To whom it may concern in 2/22/ 2017 I signed up with FES Agency in an effort to help build my credit score to remove erroneous reporting and outstanding items that should be removed due to the inception date being past 7 -10 yrs. To initially enroll in the program there was a fee of \$188 that I paid an a monthly charge of \$89.00 for 8 months needless to say I discontinued the services in October of 2017.... my credit score never increased during this time I was only able to speak with a live person when I was considering cancelling my membership They claimed to be sending out dispute letters on my behalf which was only sent 2x's they also claimed to be monitoring my score as well. There was absolutely no improvement in my score no items were removed. I was paying faithfully because the rep stated to be patient it would be a few months at least 90 days before I start to see improvements. So I waited those promises were never ever fulfilled. I would appreciate any assistance you can provide in this matter with this company. It os my understanding that I'm NOT the only one. I'm seeking a full refund as the services promised by the agent Marlon Hester was not rendered and this company is taking individuals hard earned money and not delivering a service. I've searched for positive testimonials the only people that seem to benefit from this company are FES agents. With thanks , Sincerely Ms Nina M. Basnight --- Additional Comments: I am seeking a refund my initial start up fee of \$188 and 8 months of monthly membership fees @ \$89.dollars a month which totals \$900 of my hard earned money that I earned daily to pay for a service I didn't receive.
271	8/22/2019	Brian	Bedwell	Granbury	Texas	Financial Education Services	The guarantee their services but this did nothing for use but waste our money. We have cancelled twice yet still get charged. So it's impossible to close your account for something that doesn't even change your credit score --- Additional Comments: 633.00 refunded
272	8/22/2019	Glossie	Magee	Crest Hill	Illinois	Financial Education Services	I paid into this service with the mindset that my credit problem would be fixed. Paid for (7) months with no results...I went to question the person who got me involved and they didn't offer me any assistance Anthony Jackson. He continued to tell me to call customer service well customer wasn't any help either. I would like a full refund...for being taken advantage of. --- Additional Comments: I desire a full refund....I wish this company can be shut down to avoid anyone else going through this.
273	8/22/2019	Alexis	Pitts	Inman	South Carolina	Financial Education Services	I feel as though I was deceived. I was told that FES was one of the most trusted Companies to get your credit repaired, along with becoming an agent to make extra money. I signed up with this service in order to get help with fixing my credit as well as get the chance to help others do the same. I paid money to be an agent, but I have not received the appropriate training that I was assure to have when I was introduced to this service and opportunity to help others with their credit. I feel as though deception is used to ignite interest to invest in the membership. I also feel deceived because I was also told that Credit Karma doesn't represent a person's real score, and I really don't need the FES services. --- Additional Comments: Refund of full amount spent for the enrollment cost and membership cost.
274	8/26/2019	Luis	Lino	Lake Worth	Florida	Financial Education Services	I signed up for this service under the false pretense that i would be able ti be a part of an honest, reliable and working company instead i attended seminars that fed me and those i brought with me promises of improved credit scores and financial gain! I want a refund for my money spent and .h time lost spending hours advertising and driving around trying to build a team and defend a business that wasnt going to produce results --- Additional Comments: I would like a refund for money spent, time and money spent attending seminars

275	8/21/2019	Maria	Mendez	West Palm Beach	Florida	Financial Education Services	I have been with this company since January. Unfortunately my credit has not increased. This company is a scam, you dedicate yourself to them you go to meetings an hour away from home. I have other people complaining about their credit not being fixed. Which is upsetting since I advertise this company and expect people to get their credit restored. This is a scam and is not right. --- Additional Comments: To get my money back.
276	8/14/2019	Eric	Preston	Claymont	Delaware	United Credit Education Services	I signed up for this company expecting professional letters and professional service with results. The letters are not professional at all. Every letter I had to rewrite myself or find elsewhere. I feel like it was a scam paying hundreds of dollars for 5th grade practice letters. I don't expect any creditor to respond to these horrible letters. I thought I was paying to have it completed for me not doing the work myself. I've spent too much money with this company to receive no results. This company is scamming people to think that they are attorneys. --- Additional Comments: full refund
277	8/6/2019	Emberleen	Mendez	West Palm Beach	Florida	Financial Education Services	I have been with the company for far to long since March. They tell you to pay 289\$ To become an agent to start then 89\$ A month to have their benefits. Also to fix your credit. So I thought my credit would actually get better. But it actually has not increased with this company at all. I tried to recruit people but keeping five people active is actually really hard. No one stays long enough for you to be able to not have to pay 89\$ a month. I have payed a lot of money with this company and seen no results. It's very upsetting since I have overly advertising this company and they have not done nothing for me a total of 735\$ and could possibly be more. Be careful with this company.. --- Additional Comments: I would just like my money back , this is investment was hard on my family and it's for nothing.
278	8/27/2019	Gisselle	Anselmo	Houston	Texas	United Credit Education Services	I sign up 5 months ago with this company For a better credit score , I sent out my letters waited the 30-45 days to see if my score would increase after me waiting a while I gave them a call to see my updated I was told to wait another 30days to see results so I did but until today I haven't seen any difference in my credit at all I feel like I got scam I was looking forward to increasing my credit score with this company , I trusted the company with my credit restoration but so far I have no results --- Additional Comments: I would like a full refund for all the months I been paying for a services I never got an outcome out of .

279	8/27/2019	Renaldo	Spears	Lilburn	Georgia	United Credit Education Services	I signed up on June 10th of this year with there services on June 10th of this year with an initial start-up fee of \$89. I spoke with several representatives regarding how they can remove any item off your credit and all i had to do was send in the letters that were written and typed as if someone had no idea about credit services nor correct gramma. The letters themselves were full of grammatical errors such as incomplete sentences and punctuation errors. I fixed the letters prior to sending them to the credit bureau to at least ensure some response. I waited for a response from the Credit bureau or from any company that was in dispute on my credit report. Once July 10th came I was charged again the \$89 for services that were not even rendered. At this point I began to get frustrated because I had not received any response for any bureau or any other company. Now on August 5th I received my credit report for all three bureaus. When I opened them up I was shocked to find out nothing had been removed and even the companies that were on my credit from an identity fraud issue were still on there. When I initally spoke with the representative who had me do a profile for my credit I explained in great detail on the specific companies that were fraudulently placed on my credit reports. She assured me that they would indeed be removed and that was not the case. I don't know exactly what kind of credit repair service this company offers but I never received it all I received was my three credit reports with the same information on them when I first sign up for credit repair. The most intriguing part f the credit reports are that they state every dispute was accurate even though I have paperwork to show and have sent it to them showing its Fraud and does not belong to me. United Credit Education services tried to take another \$89 from me for this month on the 10th but I don't think so. They have not provided anything except for me paying \$178 dollars for a service where your doing 90% of the work and having to re-type letters for grammatical errors. Company definitely is misleading. --- Additional Comments: I believe they should re-
280	8/16/2019	Kensy	Chavez	Miami Beach	Florida	Financial Education Services	I signed up for credit restoration after promise that will help my credit go back to good scoring. Received several letters on the mail that needed to be returned to FES since they were all wrong, disputing accounts that were not supposed to be disputed and those that were supposed to, they were putting the wrong reasons. After two set of letters i simply gave up and cancelled the enrollment, since i was given the promise of Money Back Guaranteed; up to today, more than six months after, i am still waiting for that money. --- Additional Comments: i would like for them to deliver what they promised.
281	8/19/2019	Brigette	Court	Lake Worth	Florida	Financial Education Services	My credit never got fixed as how they said they would. This company was a scam. I never got people to sign below me. Always had problems with the website. Drove an hour to meetings for basically nothing.
282	8/8/2019	Emberleen	Mendez	West Palm Beach	Florida	Financial Education Services	I've been with the company since March. I became an agent paid 289\$ paid 89\$ a month for credit repair. I unfortunately haven't seen any progress in my credit. I've advertised this company hard core no one would stay sign up for me to get my services for free since what they tell you when you become an agent it's very disappointing. I'm sad that I have not accomplished anything with this company.
283	8/14/2019	Francisco	Torres	West Palm Beach	Florida	Financial Education Services	I signed up in February my credit has not raised since I started. This company is a scam it's very upsetting that they tell you they will resort your credit but nothing has happened. This company just states they going to do something they dont do. This company is a scam stright scam.

284	8/12/2019	DAMARIS	GONZALEZ	Lake Worth	Florida	Financial Education Services	A few months ago I was invited to a seminar in Ft Lauderdale Florida in hopes of joining a company that would help my credit score 'sky rocket' and also teach me to help others. After paying hundreds of dollars, attending many seminars - often driving 45+ minutes from my home, buying business cards, advertising materials and the countless man hours and nothing has changed for myself or my loved ones whom also attended these seminars and joined FES. I feel as though my reputation has been tarnished by not only paying FES to help with my own credit but those who followed suit, joined FES and also saw no results. I am an entrepreneur and this has NOT helped me continue a credible reputation with my other business. I reached out to FES and the agent I originally spoke with was short and didnt cancel services due to another month being deducted from my account. I called again to stop the auto debit of charges and cancel and hope that I do not have to call again. Stay away from this company - SAVE your money so you don't lose hundreds like I did. --- Additional Comments: I would like a refund for all monies paid, travel, expenses and advertising.
285	8/15/2019	Erica	Estrella	Chicopee	Massachusetts	Financial Education Services	I signed up for credit restoration services because I desperately needed it. After seeing how successful one of the agents in the business was and how passionate about helping people she was, I decided I wanted to become an agent as well. Fixing my own credit and helping others do the same sounded like a dream to me. I signed on as an agent and was highly disappointed with the results. I waited to M-CM-'M-BM-^@M-BM-^pushM-CM-'M-BM-^@M-BM-^] my product until I had my own personal experience to share with others. I saw minimal improvement at first only to have my credit score fluctuate then drop lower than when I started. I decided then and there I would not continue to pay for this service. --- Additional Comments: I would like a full refund of what I spent.
286	8/13/2019	Tashena	Hughes	Park Forest	Illinois	Financial Education Services	I signed up with the company as an agent by paying \$189 for assistance with credit repair and to bring business to the company by referring others to sign up as agents and to get their credit repaired and also to solicit other products. I didn't receive any one on one training with gaining clients, my upline just put two people under me but I wasn't taught how to go out and do it on my own. I was told that I could receive a refund but never received it. I was told to stay with the company for 6 months but I declined that offer after hearing and reading stories from other agents and customers, of them being with the company for months and no change, so I decided to pull out before things could get worst and before I lost out on a lot of money. --- Additional Comments: Refund 100% of what I paid to join the company. Make sure all my information is deleted from their system and not sale my information to anyone in the future.

287	8/14/2019	Emberleen	Mendez	West Palm Beach	Florida	Financial Education Services	Scam the company is a scam. I was with the company since March my credit never increased. I signed up as an agent for 289\$ and then 89\$ a month or if able to recruit 5 people weather it's 5 people to fix their credit or 5 people to join the company or a combination. That's not the tough part, but you sign up people as soon as you hit 5 people someone else cancels service. So your on a on going circle that never ends. I wouldn't be upset if I saw an increase on my credit, but I saw no improvement. Any improvement on my credit i did myself which is even more upsetting, because the information is free. So after paying all this money and many disappointments I will write as many reviews to get my point across. Money doesn't grow on trees and if a company is going around saying they resort credit then that's what should happen. My credit never moved while being with this company! Which is why I joined in the first place so I may be able to get a new car or house as they put it in the presentations. Driving to meetings staying motivated never helped with this company. SCAM SCAM SCAM --- Additional Comments: The company has a responsibility not to lie to individuals about fixing the credit.
288	8/2/2019	Christopher	Whitfield	El Paso	Texas	Financial Education Services	I started service with this company months ago cause we planned to purchase a home end of June using a VA loan which requires 620 score. My score was not improving so I went on Experian and boosted score using utility bills. The score went up about 50 to 60 points and FES took credit for it. Then they told me if we in a rush buying a home to do credit my rent service for \$148 fee and our score will go up about 100 points. We canceled the move scheduled it for August and the score went up only 20 points using 'credit my rent 'service. Now we cant buy a home 3 months in a role cause they keep lying about how to increase the score. 2 days ago they suggested to buy their card and increase the score using the card. I have 4 kids and I really wasnt able to afford this but I did it so I can give my family a home .I retired from active duty and we were suppose to move but I ended up canceling our move 3 times already thanks to this company lies. --- Additional Comments: I want this company to fix my credit the way they said they will and add points for reporting my rent. I didnt pay over \$1000 to get 20 to my credit
289	8/8/2019	Laura	De Laney	Fort Lauderdale	Florida	United Credit Education Services	I signed up for this service about 3 weeks ago, sent out the letters as told and instead of my score going up it went down 30 plus points for each credit bureau I want the service canceled and a refund before my score drops any lower. The letters given are written at a 3rd grade level and it will not help. I believe I was scammed. --- Additional Comments: I just want a refund and no more money to be taken out of my account.
290	7/28/2019	Suprena	Harriett	Mechanicsburg	Pennsylvania	United Credit Education Services	I signed up with credit agency because of the trust and following they had on Instagram without doing my own research ,they use flashy pics of people getting homes and new cars to draw you in and once u sign up you are forgotten about by the agent who originally hooked u ,there customer service is a joke I called in multiple times to address my problems that where not being resolved they have you send the same dispute letters over and over again regardless of the out come my credit got worst the creditors called even more ,and even when I called to cancel they kept taking the money to the point I had to cancel my card so they could not pull from my account any longer --- Additional Comments: I would like to be refunded in full my sign up cost and monthly payments

291	8/9/2019	Lynn	Kriegstein	Fort Lauderdale	Florida	Financial Education Services	I took a test back in April for bankruptcy court through this Co nothing more. Paid in full. Now they are using my Chkng acct & putting more charges. The test needed for bankruptcy court was the Only thing I signed up & took through this company & paid in full through my debit card. I did NOT sign up for anything else. Nor did I want anything else from them. My bankruptcy was finished in May. All of a sudden I get charged on my debit card \$17.95 yesterday & an email about my bankruptcy. Which I was awarded back in May & finished. I did not at anytime give this company any permission to do this. In fact they tried at time of test & I said NO to anything other than the test. --- Additional Comments: Give me back my \$ 17.95 & do not put another unauthorized charge on my account as it was asked during the test and I said NO to any other services from this company.
292	8/6/2019	Dana	Turner	Peachtree Corners	Georgia	Financial Education Services	To whom this may concern: I signed up with this company under the pretenses that I would have a M-CM-'M-BM-^@M-BM-^business mentorM-CM-'M-BM-^@M-BM-^], since that's what T. called himself here in Atlanta. Since beginning, I haven't received any treatment of the sort. I've ONLY experienced rudeness, in professionalism, & distasteful dispositions. I, myself, work in Corporate America & was advised to leave my career & to treat F. E. S. as a business of my own, to devote all of my time toward it. I wanted to see results first before I left my career & I'm glad that I didn't resign from my position. When I called for a refund, I was told that there is a 3-day time frame. That's bogus & completely preposterous. You can't even learn the business to know if you'd even like it or not in 3 days. Every time I called the M-CM-'M-BM-^@M-BM-^mentorM-CM-'M-BM-^@M-BM-^], T., he always asked: M-CM-'M-BM-^@M-BM-^Who are you ?M-CM-'M-BM-^@M-BM-^] Or he'd even go as far as asking: M-CM-'M-BM-^@M-BM-^How'd you get my number?M-CM-'M-BM-^@M-BM-^] T. gave me his number himself. I just want my money back. There's no issue, no brand bashing or company shaming from me. A FULL refund will suffice. I don't have money nor time to waste & I feel that I wasted both. I am a single mother of 2 children under the age of 5 w/special needs. Please contact me at the information provided. --- Additional Comments: ULL refund immediately will suffice. I'd greatly appreciated it.

293	7/26/2019	joann	robertson	Post Falls	Idaho	Financial Education Services	I signed up with FES months ago. When I was signed up I was under the impression I was signing up with the person who I was speaking to. That was not the case. He gave me someone else's link and from that day forward I got nothing in return. My upline was not active, she never contacted me but to say that she blocked the person that signed her up and to say she didn't have time to work the business. So I was basically left out to dry. I was in a facebook group who claimed to be family and claimed to be there to help me be successful. I got a lot of derogatory emails and chats from them telling me to do this and to post that. So I did. With no success. I was then talked to very demeaning and blocked a few of the people in the group. At one point I signed up an agent who got a phone call from a person in the group who claims to be high up in the company telling my agent that I don't know what I was doing asking for his agent id and telling him that he will help him be successful because I have no clue what I am doing. Which is probably true due to the fact that all this training that I was promised was never done. When I expressed my concern for calling my agent I was given a video on how to learn to be coachable. That was the issue apparently that I was uncoachable. I was sent messages on why I was not attending meetings however, I live in Idaho and there are no meetings in my area. I was told that in order to make money I needed to be willing to spend more money and go to these events. I was following the same process that everyone else was doing, posting on line and I did have some customers but they quickly cancelled their services. The agent that I do have who is a car salesman was quickly contacted by someone in the chat I am in and I was bashed numerous times for not knowing everything about the business. When I first signed up I was told that there was a money back guarantee no questions asked and I want my money back. I have reached out to the company to request that to be done but have gotten no response as of yet. This company and the people who work for it that I am in contact with are not
294	7/18/2019	Damian	Burt	Largo	Florida	Financial Education Services	I was told this will fix my credit but turn out it does nothing for me. I followed through with the agents to make sure I am on the right track. My credit is not improving since last year. I am sick and tired of receiving letters from you guys to send to credit bureaus which I have already done. Upload result causing issue with creditors trying to get with me on the old accounts that's a decade ago. Thanks to you guys for bringing them back to harass me. I joined september 22 2018 thinking this would clean off my debts as they claimed. I even went to Las Vegas for the event and I have to honestly say this is total a waste of money. Did not come out as I expected. --- Additional Comments: You guys will need to retrain your agents to stop advertising that it will remove all of our debts. It's not true and had us believing it of the people who have succeeded got all the wealth. It's all based on favoritism. This service needs to reconsider the pricing. I mean \$300 to start and still pay \$89 a month until we have 5 agents. Forget it.

295	8/2/2019	Torianna	Simmons	Newport News	Virginia	Financial Education Services	I signed up with FES in September 2018 and used my last \$300 to sign up as an agent. I was not only promised to see credit score improvement and have my bankruptcy removed, my charged off accounts and a few late payments removed. I was Also promised as an agent I would make residual income from signing people up and my services would be free if I signed up 5 people. I didn't know it would have to be 5 people every month. My credit is still the same, poor. The 2 accounts that were disputed were removed and placed back the next month. None of the late fees were removed and my bankruptcy is now not only reporting but showing updated as of May 2019 when it was discharged in 2015! These things really disappointed me. I had hope in FES. I put \$1,100.00 into this company (initial cost and all the monthly fees) and yielded no results. That doesn't even include the money I put into things to help bring in more clients. The YouTube videos, promise this and that but none of it was true for me and I feel that is not fair or good business at all. I am requesting a full refund because the promises made were made off of false pretenses, lies and were never valid from the start. All of the extra M-CM-#39;M-BM-^@M-BM-^\\perksM-CM-#39;M-BM-^@M-BM-^] like travel benefits, you have to pay extra for. The 3 clients I signed up with me advised they've seen no significant changes either which makes me look like scam. My image is getting tarnished due to false promises made to me. I wasted money, where I didn't have it to begin with and still no credit improvement in score or report and look how long it's been. If you look at my profile my score is the same as it was when I signed up, no accounts removed, no outpouring of people wanting to sign up because they're skeptical. I see why now. And I can't show my own proof of improvement being done by FES, I'm just giving my money away to FES. I am requesting a FULL refund. Thank you. --- Additional Comments: Full refund of \$1,168.00
296	7/31/2019	Aundra	Delaney	Seabrook	South Carolina	Financial Education Services	This company sounded legitimate. They offered a great pitch, to make me believe I would better or next to awesome credit within the first 30 to 90 days.I did question them several times about their services,benefits but the agent had a response. I was sold, so I sign up as a customer and eventually was made a agent. In the first 30 days my points went up 90 points do to things that were removed but Much to my surprise that would be the only time my credit score changed or being worked on. Again i complained even questioned the agent whom sign me up and i was given other routes to take to increase my score while they continued to charge me. My account was charged every month for 89.00. I eventually reached out the customer service and was given other quick advice and suggestions on how to improve my score without canceling services to or shut me up. Still here it is a year later and I have even worst credit then when i began. I eventually asked for a refund and ask that my account be cancelled immediately the rep claimed to understand my frustration but explained i was giving a 3 day window to received a refund. Im at a lost for words. I've even explained that i should be reimbursed for money spent on flyers,business cards etc.and they only felt i should be refunded for June and July of 2019. I sincerely apologize to the few customers I signed on but I will never do business with or an employee ever again. --- Additional Comments: I'd like to be reimburse for all of the money withdrawn from my checking account. Also the money that was spent to advertise and promote the business and its services.

297	7/20/2019	Kathie	Lewis	Desoto	Texas	Financial Education Services	I have used this service for nearly nine months now. I was promised that my credit score would increase within 30-90 days or so. My credit score only went up about never increased. I have had angry clients to cancel services and demand payments. I started feeling like I wasn't helping them and wasting their time. Also, it seems about more of money and promotion. When I contacted FES to cancel and when I asked about a refund they told me I could not be refunded and kind of just pushed me off stating if I was a agent and I want to leave just don't work the business. I canceled before another payment was debited from my account. I am not pleased with my experience. I can't get my time back, but I'm requesting a full refund. Thanks
298	7/20/2019	Arleen	Figueroa	Chicopee	Massachusetts	Financial Education Services	Paid \$300 to become an M-CM- 'M-BM-^@M-BM-^agentM-CM- 'M-BM-^@M-BM-^]. Had two clients enroll and never received my commission (\$200). I want to unenroll from the auto monthly payment option. I can't find it online, no way to stop it. Sent email request and haven't heard back. Only get an auto email that they received and someone will get back to me. At this point I'm losing money; totally not worth it. Never received my second dispute letters in the mail for my own M-CM- 'M-BM-^@M-BM-^credit repairM-CM- 'M-BM-^@M-BM-^]. I want out and can't get a hold of anyone. They just keep taking my monthly payments out. --- Additional Comments: Full refund of \$300 for initial start up fees, refund of some monthly payments of \$89 for at least two months, promised commissions for the two clients I enrolled which should be \$200.
299	7/20/2019	J	S	Stone Mountain	Georgia	Financial Education Services	To whom this may concern:I signed up with this company under the pretenses that I was have a M-CM- 'M-BM-^@M-BM-^business mentorM-CM- 'M-BM-^@M-BM-^], since that's what T. called himself, & I haven't received any treatment of the sort. Prior to me realizing how much b.s. this is, I even paid for other people to come into the business. 2 to be exact, plus myself. That's (\$288 x 3) = \$864. I called in & there's a 3-day refund clause. 3 days? You can't even learn the business to know if you'd even like it or not. Every time I called the M-CM- 'M-BM-^@M-BM-^mentorM-CM- 'M-BM-^@M-BM-^], he always asked: M-CM- 'M-BM-^@M-BM-^who is this?M-CM- 'M-BM-^@M-BM-^ Or he'd even go as far as asking: M-CM- 'M-BM-^@M-BM-^How'd you get my number?M-CM- 'M-BM-^@M-BM-^] T. gave me his number, personally. I just want my money back. There's no bad blood nor ill-will. No brand bashing or company shaming from me. A refund will suffice. I don't have money nor time to waste & I feel that I wasted both. It's truly unfortunate. --- Additional Comments: A refund will suffice. I don't have money nor time to waste & I feel that I wasted both. It's truly unfortunate.

300	7/23/2019	Atrellia	Quarterman	Fayetteville	North Carolina	United Credit Education Services	I have been with this company for a while now. I have called to cancel and that was no problem but i was not offered a refund or nothing. Since being with the company I have received no results, the dispute letters aren't getting anything done (which I'm doing all the leg work for grammar school material). I feel like I'm on my own trying to get my credit together. In fact my credit seems to have gotten worst. The creditors are calling more and my collection balances have increased instead of decreasing. ONLY two things have fallen off of my credit and nothing has improved. I am a single mother and trying to secure a future for my kids. I have given this company a lot of time, but I can see this going down the same road as so many other complaints I have seen in regards to this company. This company hasn't educated me on my credit at all. I don't have time to waste on a company that's not delivering what they promise period. I just want my hard earned money back so I can hopefully repair the damage that has been done. You have been warned. Signed unhappy custo --- Additional Comments: I would like a full refund so that I May get my credit back on track the right way
301	7/18/2019	Karla	Bennaton	Miami	Florida	Financial Education Services	CFPB Issue Type: Fraud or scam --- What Happened: May 2019Hello,This complaint is in regards to "Financial Education Services" down in Miami, FL (or everywhere) . This MLM is a scam. I am not under their company but I have been to their events and their structure exemplifies MLM activity. Where employees convince and prey on financially uneducated people to join their credit umbrella so that they can get their credit fixed. Credit repairs are scams. Anyone can improve their credit gradually through their own research. They convince people through webinars to become agents under a fee and these newly hired agents are in charge of acquiring more people to "change their lives". There are many posts on Reddit about FES's behaviors. Financial Education Services continuously has events to prey on financially unstable people. Agents go to "training" periodically which are supposed to help guide them. I know nothing about who is at the helm of these trainings and I suspect that they are preying on people who are looking to become financially stable/ literate. FES obtain their monetary benefits primarily from recruitment rather than the sale of goods and services to the consumer. Disputing everything on your credit report is a really bad plan and will not improve your credit as much as they claim it will. You need to pay your debts (\$288 + \$89 will go farther used actually paying what you owe). Giving some stranger who paid ~\$350 as their sole barrier to enter your personal information and credit report is a really bad idea. Please put an END TO THIS. Many lives are at risk and a simple search on FTC or online can help them improve their credit without any assistant from these scams. --- Have contacted: CC Issuer --- Fair Resolution: Close this down. MLM are scams and they know what they're doing to these people. No one needs these services to fix their credit. People need to stop being lazy and take action.
302	7/16/2019	Earl	Harmon	Lancaster	Texas	Financial Education Services	I signed up for credit restoration and after 5 months nothing has changed. I've made calls to customer service a few times and received poor communication from reps. When I asked for refund was told no. --- Additional Comments: I would like to be refunded \$425 spend with this company

303	7/10/2019	Dayanna	Bunch	Ocala	Florida	Financial Education Services	<p>A friend encouraged me to sign up as a FES agent/FES services. I watched one of the webinars and was excited to begin helping others, such as my friends and family. Before I could feel 100% comfortable in offering FES services to those close to me, I wanted to ensure the services offered worked, legitimate and not a scam. Needless to say, I saved myself from the potential embarrassment of offering services that simply do not work. Currently, my credit score is lower than when I started. I initially paid my agent sign up fee of \$288 and have continued to pay a monthly fee of \$89 for a service that I truly have not received. I have been patient as requested by FES agents and was told this was M-CM-~M-BM-^@M-BM-^normalM-CM-~M-BM-^@M-BM-^]. I refuse to watch my credit score decline at my expense! I was promised that my credit score would increase within 30 - 90 days. Now at 120+ days later, my credit score is lower than the previous month. I have contacted FES to cancel and request a refund but they have not responded. A friend encouraged me to sign up as a FES agent/FES services. I watched one of the webinars and was excited to begin helping others, such as my friends and family. Before I could feel 100% comfortable in offering FES services to those close to me, I wanted to ensure the services offered worked, legitimate and not a scam. Needless to say, I saved myself from the potential embarrassment of offering services that simply do not work. Currently, my credit score is lower than when I started. I initially paid my agent sign up fee of \$288 and have continued to pay a monthly fee of \$89 for a service that I truly have not received. I have been patient as requested by FES agents and was told this was M-CM-~M-BM-^@M-BM-^normalM-CM-~M-BM-^@M-BM-^]. I refuse to watch my credit score decline at my expense! I was promised that my credit score would increase within 30 - 90 days. Now at 120+ days later, my credit score is lower than the previous month. I have contacted FES to cancel and request a refund but no response has been made.</p>
304	7/18/2019	Natasha	West	Bronx	New York	Financial Education Services	<p>I hate to say it but i feel like i was duped by FES. I spoke to the agent who signed me up, asked tons of questions and felt confident in my choice not only to become a client but also a Rep. I was told by an agent that at anytime that I was not satisfied all I would have to do is call corporate and request a full refund because they policy is a 100% customer/agent satisfaction will no penalties and no question asked. I did not find that to be true AT ALL. Not only has my score decreased, when i asked for training in order to sign up other clients, I was told to listen to calls or participate in webinars. I thought i would receive one on one training. Every time i tried to get in touch with the agent who signed me up... she was unavailable. I feel totally defeated and scammed. Now, not only do i have to work on rebuilding my credit MYSELF (which is what i should have done in the first place) I have to beg for the monies spent in this web of lies. --- Additional Comments: I want ALL of my money back. Every cent that i spent on this program!!!! They prey on people who are already having money issues and are desperate to fix them.</p>

305	7/8/2019	Jordan	McBean	Miami	Florida	Financial Education Services	I joined FES as an agent a few months ago with the hopes of fixing my own credit while simultaneous helping other with the same process. I was told that the derogatory marks on my credit would removed from my report once I dispute them. I have disputed them and nothing has changed at all to my report. I called the customer support line and they told me you have 3 days to request a refund. No one told me of this and that policy is invalid because it takes more than 3 days to really know if the services are legitimate. I was told that the company gives a 100% consumer satisfaction warranty and has a 100% customer satisfaction rating so if at any time you were not satisfied with the service you could request a full refund. The customer support agent said I would not be eligible for a refund despite this guarantee. I am definitely not satisfied with FES and am requesting a full refund of \$377 (\$288+\$89) the installment plus my second month's payment. --- Additional Comments: A refund of \$377 credited back to my account on file as well as a confirmation email stating such repayment.
306	7/2/2019	REGAN	CHAMBLISS	Taylor	Michigan	Financial Education Services	I initially join FES back in November a week or so after i was invited to one of the 'Super Saturdays'. Listening to all these good things happen for people in bad positions in life was amazing. I the product they were offering was amazing and something needed within the community. During the lunch break spoke with the person that invited m,talkjed about the importance. I went on to ask her how it work because I've never sold anything, I'm just not a salesman. She told me that's ok because you dont have to sale anything just invite people out. She told me when you join the company you get hands on persoal train toshow me me how to do everything and promised it was so easy. One week later i lost my job and figure whyv not invest in myself , work from home and get paid to do it. I used the last of my free money and i contacted her to sign up. From thatb day fowardI was at every event (paying \$10), I used everything, (outdated and misspelled) but nothing worked. i reached out to her to ask about training hen she told me i'm new at this just be patient and everything I learn I learn promise to pass it on to youu.. she grew and never trained me to do anything. I reached out to her 'mentor' and he took my number on three seperate occasions and promised to get with me the next day but when i called or texted he never knew who i was . Bottom lie , tjhis is a pyramid scheme. Joining the groups on FB and going to the meetings you realize this business isnt about helping people , it's about hitting titles. Everybody above you get paid when you sign someone up. The bigger the title the bigger the check. I;ve used all of my savings having faith in this business and no matter how much i asked for help i never got it. All they say is be patient income tax is around the corner. My final breaking point came when at a meeting Joe was talking about god , which they all do a lot even though everyone says their not religious. But i leaned over and i told my mentor, 'thats weird because i prey 5 times a day and I'm during trouble' her response was 'maybe you praying to the wrong

307	6/24/2019	Nikita	Williams	Concord	North Carolina	Financial Education Services	I signed up as an agent with FES March 2, 2019. It has been nothing but a headache, I have called in several times complaining and they would say just give it a chance. FES is a scam, the agent that signed me up lied about everything (I have receipts to back this up) they done nothing for my credit, as well as nothing for my clients credit. I have several texts and messages from my upline that are bad for business as a person representing a company. I paid \$288 to become an agent, I want my \$288 back and to be done with FES. It is not a good company to do business with. I spoke with the VP of agent support Grissom and she indicated I would not receive my full \$288 refund that I originally paid the company to become an agent, I told her to mail it to my address on file because I no longer have that debit card that I originally signed up with. I will be contacting an attorney, as well as giving my attorney the messages with the dates and times indicating the bad business and everything else. I will also be contacting the clients that I signed up, to have them cancel their service as well. --- Additional Comments: refund the \$288 i paid to become and agent.
308	7/8/2019	Tarnisha	Woods	Lithonia	Georgia	Financial Education Services	I signed up with this company on 5/13/19 as an agent for a one time fee of \$288 (so I was told). I told the person that I signed up under that I didn't need credit repair. She assured me that it was ok and I would still make money as an agent. She promised that everyone attached to her would make money. She even asked for 15 agents in her group to help her pay to have an 800 number set up for customers. I wasn't expecting to make money doing nothing so I saw this as an opportunity to get customers. Whoever signed up with this number would get calls directly to their cell phones to speak with potential customers. She even asked me for a schedule to answer calls. I sent her the \$143.00 because I saw that as an opportunity to get customers. After I paid, I never heard anything about the line. In the Voxer group that she created for her FES agents, I recall someone asking 'Has anyone got any calls from the 800 line yet?'; then she responds 'Oh, it hasn't been set up yet.' And it never was set up while I was signed up. After joining, I found out that you need to get 5 customers or agents or you have to pay \$89.00 a month for the protection plan. I was not told that up front and I was not willing to pay \$89 a month for a plan that I wasn't using. So when I called to cancel and ask for a refund, I was told that you have only 3 days after you sign up to get a refund. The information that I was given to sign up for this service was very misleading. Important information was intentionally left out to get a sale. This service didn't work for me. --- Additional Comments: Refund the \$288.00 that I paid into this company. I also requested a refund from Olivia Anderson for the \$143.00 that I paid her for the 800 number. She stated that she would refund my money but she has been giving me the run around since June 8. If she is making so much money as a VP like she says, she should be able to refund my money.
309	5/25/2019	Jennifer	Turner	Spokane	Washington	United Credit Education Services	My problem is this company charges you monthly even if they don't provide any services. They don't tell you to send your letters via M-CM-@M-BM-^@M-BM-^ certified M-CM-@M-BM-^@M-BM-^, and it just made my credit worse. --- Additional Comments: I would like my money back a total of \$395.00

310	6/12/2019	Danielle	Spina	Philadelphia	Pennsylvania	Financial Education Services	<p>I signed up with this company in April. I did as much research as possible to make sure I was making the right choice because I felt like this could really benefit my life. After a month I realized this company was not for me but there were no hard feelings. I contacted the company in regards to a refund WHICH I DID RECEIVE after going through as many supervisors as possible. While going through this I had no clue that my upline sent an email to the company requesting a refund for her agents (including me) because she felt like we (the agents) we didn't realize what it was exactly we were signing up for and she didn't want our money to go to waste. Now this was a few days before I called. Mind you again I HAD NO CLUE SHE SENT THIS EMAIL. So I called requesting a refund because I felt I was not satisfied with the services and Infelt a little mislead on some things. Like they talked about travel discounts which shown on the video was easy to access but when I went to my portal it was nowhere to be found. Then the 24/7 credit monitoring cost additional money. So yes I wanted a refund and I got it so that is not the reason I am complain. After getting off the phone with FES highly satisfied at the fact that they were willing to work with me I then get a call from my former upline saying that her upline is threatening to sue her for fraud!! The VP of the company emailed her upline with false claims saying that she admitted to telling all her agents to call up and demand a refund and threaten them with the BBB which was NOT TRUE. In fact she told me they reached out the her the day I called while o was on the phone to resolve any issues. She said the rep she spoke with was filling understanding they had a great conversation and that he would reach out to us for refunds. She said she never admitted to telling us to threaten with the BBB. I alone mentioned the BBB without her even knowing and all I said was I see on the BBB website your company does issue refunds if the person is not satisfied. That was soon doing my OWN research. My upline and I never discussed me even calling to get a refund until after she told me how her upline was bashing</p>
311	6/7/2019	Lavell	Brown	Riverdale	Georgia	United Credit Education Services	<p>I paid the monthly service for 11 months and did not see one change on my credit. This was a scam; I really would like a refund for the 11 months of paying \$89 a month, which totals to \$979.00. This was a total waste of money and when I called them to cancel they did not offer a refund, just a monthly discount. Unbelievable. I would really just like a refund for the services I paid for and never received. I sent my own letters for dispute and contacted the bureaus myself, what was I paying them so much money for? I would really like a refund. --- Additional Comments: I would really just like a refund for the services I paid for and never received. I sent my own letters for dispute and contacted the bureaus myself, what was I paying them so much money for? I would really like a refund.</p>
312	6/13/2019	LeOdrick	Hudson	Summerville	South Carolina	United Credit Education Services	<p>We was being charged and we have not received any results. We requested for a refund and was denied but was offered a partial credit which we accepted but we only accepted the \$180 but we are still owed the difference which is \$180 --- Additional Comments: We would like to be refunded</p>

313	6/11/2019	Morgan	McGee	Chicago	Illinois	United Credit Education Services United Credit Education Services	CFPB Issue Type: Confusing or misleading advertising or marketing --- What Happened: After signing up with United Credit Education Services (UCES) I realized that I would have to handle the paperwork regarding my credit repair. was responsible for mailing dispute letters and sending their company any updates regarding my credit reports. I would then have to send them this correspondence and await for additional dispute letters to send myself. This information was not brought to my attention until after I paid my \$100 sign up fee and \$89 monthly fee (\$189 total to start the service). I was not pleased, but was aware of their full refund option so I kept the service awaiting for items to be removed from my report. My first dispute letters were mailed to me and I sent them to the bureaus. The second dispute letters were submitted to my account via PDF which is password protected and I was never provided the password to access. Now, after 3 months of service and with no changes to my credit report by their service I have requested a refund. Their site and the representative I initiated this service with stated there is a money back guarantee and their website indicates they offer a full refund if not satisfied with their services. The specific language regarding is below:Once you get started with our proven approach to credit restoration, you may begin to see exciting results within the first 60 to 90 days. With your ongoing participation, you can continue to experience improved credit throughout our credit restoration process. UCES understands that every financial scenario is different; that's why we back our service with a Satisfaction Guarantee, taking every step to ensure a positive experience. Extended service times, other product offerings, and money back options, up to and including a full refund should we not meet your expectations. What do you have to lose other than your less than perfect credit? Individual results may vary. I have reached out to Customer Service and to no avail will not receive any refund for their services. --- Have contacted: CC Issuer --- Fair Resolution: I wish to receive a full refund including
314	5/15/2019	Jennifer	Gignac	Mount Pleasant	South Carolina	UCES Protection Plan	Unsatisfactory credit improvement as promised seek to be refunded
315	5/30/2019					Financial education services	asking for money to join a pyrimad scheme . credit repair company
316	5/15/2019	Donald & Pamela	Thomas	Houston	Texas	Financial Education Services	see Attached document > Click here to Get the File - use the Password: F2F0EA65 <a href="#39;https://bluecomplaints.bbb.org/attachment/?c=13560599 --- Additional Comments: see Attached document
317	5/17/2019	Lashaundra	Pipkins	Missouri City	Texas	United Credit Education Services	No Service was provided they just keep taking my money

318	5/9/2019	janice	jordan	Birmingham	Alabama	United Credit Education Services	I was invited to an event on 3/30/19 sponsored by Xavier Comes and Shandia Woodburn aka Nikki. Both introduced a service promising to clean erroneous items from credit reports using FCRA as well as MLM opportunity. Shortly after leaving the seminar, I was contacted via cell by Xavier (I drove over 2 1/2 hours to ATL from AL) whom stated that he would personally sign me up himself as a client. It was late so I got checked in a hotel to meet with him one on one and hear what he had to say. After a few hours, Xavier arrived and offered to place trade-lines on my credit report which would surely increase my score extremely fast for an additional \$1500 which included using the \$1,000,000 life insurance policy I would have with UCES as leverage to show on my credit report. I said WOW and he said 'I just want to help my people give me a hug'; not thinking anything about a hug, I did, he sat on the sofa, became very inappropriate sexually of which I was beyond offended just speechlessly surprised as he pulled out his toddler member stroking it in front of me. He finally looked up, saw my expression, realized that it was not the thing to do. Put his member up apologized and attempted to proceed in a professional manner. For safety reasons, I always have my camera on when meeting privately, I later told him, he was surprised that I have footage of his disgusting behavior yet still used refund stall tactics. Like a fool, I took the bait, paid Xavier \$500 downpayment and later sent Shandia \$1000 via Walmart money gram. I contacted Xavier for updates he then told me that I had to pay \$250 each for any trade-lines and the fees were ongoing. So many red flags and I can only blame myself for trying to help myself and a business in the process. I demanded a refund, even called UCES and met with very unprofessional defensive personalities after being transferred 5 times speaking to different people that sounded alike. OMG!!!! Stay away from these people, they are toxic. I am however, impressed by some of the resolution the company has done with some writers on this forum but they need to track their people they
319	5/17/2019	Myrna	King	Houston	Texas	Financial Education Services	I enrolled into a program that promised to fix the credit issues on my credit report. However, the services I was promised that they would do has never been done. --- Additional Comments: I would like to be refunded what I paid to enroll of \$188.00 and the \$88 per month that I paid from February - May.
320	5/15/2019	Shemika	Pipkins	Houston	Texas	Financial Education Services	I signed up with the service in order to get assistance with fixing my credit and also help others to do so. I paid money to be an agent and was told that there was nothing I needed to do but let the program work for me. However, it does not work for you and they require that you provide services that they should be providing. --- Additional Comments: I would like to be refunded the \$288 plus the \$88 for the one month of service.
321	3/20/2019	tony	martins	Orlando	Florida	United Credit Education Services	the person who offer this service told me they fix my credit in about 3 months and past all ready more than 6 months and they dont fix anything i all ready paylike 720\$ plus start fee 155\$ and they didnt fix any of my 6 accounts .i think they are a fraude and i want complaint and make sure to other people to avoid lost your money in this company. --- Additional Comments: i want my money back because they charged and nothing was fixed

322	5/9/2019	Ashley	Briscoe	Saint Petersburg	Florida	Financial Education Services	Unfortunately I feel very scammed out of an opportunity I was going to use for growth in my Community. I was told that FES was one of the most trusted companies to not ONLY get my credit worked on, but also to make extra money by becoming an agent. I've been doing all that I was told by other agents to get more clients; posting on FB, walking up to people, Making cards and flyers, being consistent, but it's just not working and no one is helping me. I was brought onto a team, and was left out to dry, but I was convinced this was a teamwork/family business. I have not been getting proper training, I spent my last 300 to become an agent, and to work hard for no results, for my credit score to not go anywhere, and to only be back at square one with nothing to offer, that makes me feel like I was scammed out of my money to just get into another hole. I've lost about 600 going into this business, but still haven't made anything back with all the efforts put in, I hate to feel robbed for the hardworking. Thank you, and I hope to get this resolved. --- Additional Comments: I would like my funds refunded, and an apology for lack of customer service.
323	5/11/2019	Tina	Connor	Riverdale	Illinois	United Credit Education Services	Warning, Do not do business with this company. I have been with this company since January 2019. Since being with the company I have received no results, the dispute letters aren't getting anything done (which I'm doing all the leg work for grammar school material). I feel like I'm on my own trying to get my credit together. In fact my credit seems to have gotten worst. The creditors are calling more and my collection balances have increased instead of decreasing. Nothing has fallen off of my credit at all and/or improved. I know I haven't probably given it time as the company has said, but I can see this going down the same road as so many other complaints I have seen in regards to this company. This company hasn't educated me on my credit at all. I don't have time to waste on a company that's not delivering what they promise period. I just want my hard earned money back so I can hopefully repair the damage that has been done. You have been warned. Signed unhappy customer. --- Additional Comments: Company making right of their wrong. A full refund.
324	5/3/2019	Latosha	Keaton	Roswell	Georgia	Financial Education Services	Hello, I signed up under the standard plan. I was told verbally and via a text by an agent that I would be have to repair my credit with just the 250.00 that I paid. After I paid that's why I found out that was something different (like a week later.) Then after that, it seemed that no one wanted to tell me about the process unless it was doing the day. (I work a full time job). Also, they wanted to put a blast message that I was a new agent, I shared with them that I work in HR and that I had to get the FES approved from the Ethics/Legal Dept before that happen. That took about three weeks. When I was all clear, the trainer father past and family is always first, a month later she was ready to get me started. After two months of trying to figure things out on my own and not at least getting the credit repair part in order to sale, and not being disclosed everything before I paid. I am requested a full refund for my agent fee of \$249.00. I have emailed customer service over a week ago and I have not heard anything nor have I received a refund.Your Rep ID number:446212Your Business Office Username:LKeaton2 --- Additional Comments: I would like a full refund and remove my page from FES.

325	5/2/2019	Gregory	Rhodes Gray	Henrico	Virginia	Financial Education Services	FES IS THE WORSE COMPANY EVER. I spent over 1500.00 to sign up and with all my monthly payments. My credit was never repaired and my scores dropped 60 points.. all they care about signing people up to make money. I joined to get my credit repaired not waste over 1500 and not to sign up ppl. The person who signed me up was all over my social media harassing my friends trying to get ppl signed up. They also lie about when you sign 5 people service is free. I signed 5 ppl and my card was charged each month after until I canceled the horrible service. This company is fraud and all the workers are to. They have no knowledge on credit repair at all. --- Additional Comments: I want a refund on every single penny I wasted with this company. Wasted over 1500.00 and didn't get my credit repaired. My score dropped over 60 points
326	5/10/2019	Octavia	Harris	Covington	Georgia	United Credit Education Services	I signed up with this program in March 2019 I believe. An advertisement of it on Instagram and the fact that one of the employees appeared on the Steve Harvey show talking about how he helped all these people. It took me a couple of months before I finally signed up. I signed up because I saw a bunch of testimonies of the wonders of what this person and others have done for people with low credit scores like mine. I wanted to get myself into house status. Those testimonies caught me, with a 90 day credit improvement. I was ready to work on my credit which was on the lowest of lows. Once I signed up I thought it was odd that I was paying them but I was the one doing the work of mailing out letters with the BS that they put on them. I assumed that since these people were suppose to be credit experts that were making miracles with others they would do the same for me, BOY WAS I WRONG! I feel betrayed. I paid \$89 monthly, simply because I was led to believe that they knew what they were doing. I got back reports from the credit bureaus stating that all the account were verified. I even got letters from creditors that I had reported fraud to the credit bureaus about accounts not being mine. I was pissed... I recently got a second set of letters with the same bs as the first. I called and asked why was I getting the same information again, they told me because I had not sent them the update credit files, which I just received by the way. I was taken back again that I am paying them for them to do a job and it seems like I am the only one working. They spit out these generic letters that they probably sent to every client and we do all the work. I called them to cancel and she tried to tell me that I haven't given it enough time and that it is a process to get these things updated. She also stated that she would not refund my money because they had performed their duty. I don't see how they performed anything. I sent out all the letters spending extra money on top of what I was paying them and my credit score also went down an additional 40 points since working with them. --- Additional Comments: I would like a refund of the 3 payments made
327	5/2/2019	Pamela	Taylor	Roanoke	Virginia	Financial Education Services	I was told by Braunte Mowbray Agent #385675 that at anytime that I was not satisfied all I would have to do is call corporate and request a full refund because their policy is a 100% customer/agent satisfaction with no penalties and no question asked. However when I contacted corporate I was informed that that was not true and that the agent and her up-line both denied stating that but once I told corporate that I have witnesses to verify that Braunte had told me about the 100% customer/agent policy corporate said that they would only give me the \$288 back but I want a full refund because that's what their agent promised when I signed up with FES and several times after that she stated the company policy to me to tell all of my new clients whenever I started recruiting. --- Additional Comments: Full Refund of the \$288.00 Plus the Two \$89 Monthly Service Fees For a Total of \$466.00 Refund

328	5/7/2019	Sheena	Y	Sylvania	Georgia	Financial Education Services	I have used this service for nearly nine months now. I was promised that my credit score would increase within 30-90 days or so. My credit score only went up about 30 points and has been decreasing. I have had several clients to cancel services and also became angry about payments coming out when they weren't supposed to. I started feeling like i wasn't helping them and wasting their time. Also the team.. it seems about more of money and promotion. When I contacted FES to cancel and when I asked about a refund they told me i could not be refunded and kind of just pushed me off stating if i was a agent and i want to leave just dont work the business. I canceled before \$89 comes out this week. I am not pleased with my experience. I cant get my time back, but im requesting a full refund. --- Additional Comments: Refund of start up \$288 plus \$89 from oct 18 to march 19 and advertising of \$20. Total of \$842
329	5/9/2019	Briana	Buckner	Pontiac	Michigan	Financial Education Services	A friend enticed me to sign up as a FES agent in November 2018. After watching one of the webinars and speaking to someone in his upline, I was excited to begin helping people with their credit in my community and throughout surrounding areas. I was never really pressed about making money but I did see the potential for this to take off. I feel like I was scammed into selling a service/product that did not actually work. I don't have bad credit to begin with but the ONE late payment that was on my report from about 4 years ago FES couldn't even get that removed, yet I saw numerous agents posting about their M-CM-'M-BM-^@M-BM-^clientsM-CM-'M-BM-^@M-BM-^] getting student loans, bankruptcies, foreclosures, etc. off their credit reports. I paid my sign up fee of \$288 to become an agent with the understanding that I would be trained on how to successfully get clients and help people. Everyone just said M-CM-'M-BM-^@M-BM-^copy and paste this on your Instagram and Facebook, it's easy!M-CM-'M-BM-^@M-BM-^] This really just turned out to be a numbers game and it wasn't as M-CM-'M-BM-^@M-BM-^easyM-CM-'M-BM-^@M-BM-^] as they made it seem in the webinars or weekly calls. They said you should attend events, but a lot of the events were not in my state and you have to pay to get there so that's just MORE money you're spending which is a pain when you're not getting clients to sign up although you're following the EXACT process you're shown. I marketed my M-CM-'M-BM-^@M-BM-^businessM-CM-'M-BM-^@M-BM-^] on social media, at work and while I was out running errands but the few people I did get to sign up were not seeing the results they had been advertised as well. I would ALWAYS check on my clients to make sure they were following the process and they were yet none of them had ANYTHING removed from their credit report. When I began to see my clients canceling that's when I knew for sure this wasn't working. I worked hard to try signing up at least 5 people to get my service for

330	5/4/2019	Deandrea	White	Bossier City	Louisiana	Financial Education Services	I joined FES in February and paid the \$188 startup cost and agreed to pay the monthly fee. Upon signing up the agent that I signed up with told me that it would only take me 30-45 days to improve my credit score. I sent off my dispute letters and got a couple of things deleted. My credit score went up and then it went back down dramatically. I called and texted the agent several times to question about my service, no response! He basically just got me signed up so that he can help himself. Frustrated at this point I called customer service several times waiting to get new dispute letters which took another month and the dispute letters basically said the same thing as the first set that I sent which was basically a waste of my money! The creditors sent the same letters back saying the same thing! The services that you pay for per month online do not work and are pointless. I would not recommend this company to anyone. I called to cancel and ask for my money back and the agent told me to just hang in there, when I was told one thing but now it's something else. really just want every dime I spent with this company back and to be done with them! Find someone more affordable and who knows you and your situation personally and can spend time chatting with you about your situation. I requested a refund but basically they told me they could not do that. So now I am out of \$455 and a lower credit score than when I first joined! I was hoping to buy me a home in the near future but now it looks like I'm going to be a while longer thanks to this company!!!
331	5/1/2019	Latriva	Scott	Miami	Florida	Financial Education Services	A friend referred me to FES. Upon speaking with the FES agent, I signed up in the month of October. I was promised that my credit score will go up within 30 days but it didn't. I spoke with the agent back in the month of February and requested a refund. The agent that spoke with told me they can't give me a refund but offered me 2 free months. I haven't heard anything from FES since and it is now the month of May and still nothing has improved with my credit score and I'm very displeased. * FES STOP SCAMMING PEOPLE. Every month \$89.00 is deducted out my account with the promise to clean my credit. --- Additional Comments: I WANT A COMPLETE REFUND AND NO FURTHER CONTACT
332	5/2/2019	Justin	DeBrosse	Columbus		Financial Education Services	This website is providing misinformation about credit, specifically how credit scores are calculated, with the intention of working with individuals with poor credit to fix their credit. While at least some of the services are likely legitimate, the foundation (misinforming the consumer) is not. As someone who advocates for individuals without the financial knowledge to advocate for themselves, this business needs to stop misinforming those who are often the most vulnerable for their own gain.

333	4/22/2019	Brianna	Kydd	Fort Lauderdale	Florida	Financial Education Services	<p>I am very disappointed that it had to come to this point but enough is enough. As a Real Estate Agent I wanted to add credit services to my tool box. I regret it! Enroll 5 ppl than services are &#39;free&#39; is not a true statement. You have to keep 5 active people in order for it be free... That was very misleading...With that being said I worked really hard at trying to get people to sign up.. as soon as I would get someone to sign up another one fell off because the SERVICES DON&#39;T WORK and in return I am billed \$89(that&#39;s alot of money for a business that is suppose to help you make money) because I don&#39;t have 5 active people.. My clients really need their credit fixed to buy a House/rent etc and I really wanted to help them with that process... I cant help if their not even receiving dispute letters in the mail...and when my client calls they encounter a rude representative like whats going on.. THAT MAKES ME LOOK BAD I feel like a fraud selling my clients something that doesn&#39;t work A GOOD CREDIT DREAM!!!.I literally get threats from clients I enroll because &#39;Nothing is changing on their report&#39; Its so annoying because it is out of my control!!! Unnecessary stress it so discouraging. I would like a REFUND to be very honest.. I was a little skeptical about signing up back in NOV but like all good sales ppl they mentioned&#39; GOD GOT YOU&#39; &#39; YOUR HERE AT THE SEMINAR FOR A REASON&#39; I gave it chance and honestly its causing more HEADACHE instead of HELP ... I wouldn&#39;t advise any realtor to get involved with this service with the stress that Real estate has on its own this is defiantly not worth it stress over someones credit !! --- Additional Comments: I would like a full refund \$288 including the \$89 I was billed for clients and agents falling of. This would be very appreciated !!!</p>
334	4/21/2019	Jayla	Smith	Suwanee	Georgia	Financial Education Services	<p>I joined FES as an agent in March 2019. I was prospected on Instagram, and was told by an agent via direct message that I would be refunded if I decided to leave the company at anytime. I was also told that during my training process clients would be placed under my name by more experienced agents to give me the necessary volume. This never happened. After a few weeks I decided that FES was not the right fit for me and called to cancel. I was told that there is only a 3 day refund period, and I was not eligible for a refund. I emailed screenshots of the conversation I had with my sponsor, and was told that the the sponsor M CM-&#39;M-BM-^@M-BM-^ would personally refund meM-CM-&#39;M-BM-^@M-BM-^ meaning he would refund me himself not the company. So I contacted him the same day (4/15/19) asking for my refund and he said he would send the refund to me via cash app over the weekend. After receiving several excuses as to why I hadn&#39;t received this refund, I decided it was time to complain. When I joined FES one of the decision factors was the fact that I was told I would be refunded. The fact that FES has representatives that promise a refund if you don&#39;t stay with the company and then don&#39;t deliver on that is very misleading, and I feel as though I was told these things prior to joining in order to get me to sign up. I have screenshots of all conversations to verify my claims. --- Additional Comments: I want to receive the refund I was promised</p>
335	4/22/2019	Delisa	Ervin-barnard	Pontiac	Michigan	Financial Education Services	<p>I signed up as an agent I put almost \$300 into this companyand I&#39;m so disappointed that this company is just a scam. I saw some improvement sent the letters and made payments on time as counseled. My score now is dropped almost to where it started. I feel so bad now and dont want to refer anyone to this company to sign up and any one who was considering paying the 89dollars for a service that is not delivering. I just want the money that I have put into something that has not helped. This multi level market is not for me and most -- Additional Comments: Total refund for agent signing and monthly service fee from October 2018</p>

336	4/3/2019	Rashida	Daniels	Wilmington	Delaware	Financial Education Services	Credit repair services that were guaranteed actually has no results. I signed up for credit repair services and to be an agent in November 2018 and I am very dissatisfied with the services they claim to repair. They charged me \$289 to become an agent and \$89 a month for credit repair. Before actually telling people about this product I first wanted to see if it stands by their claims of restoring credit and removing negative items. I gave this company 5 months of payments and nothing changed. They sent me this generic letter to send to the credit companies but I feel that if I'm paying you for a service, then why do I have to send them anything. Couldn't I have just sent the letters on my own and kept my money. That's all they did regarding my credit. This seems like some type of scam in order to get people to sign up for a credit repair service that they are not getting. I tried many times to cancel being charged \$89 a month and was told by an agent that I have to sign at least 5 people up for the service in premier to get the fee waived. I want nothing more to do with this company because I feel as if they sell dreams not reality. When someone comes to you for help because they want to get their credit restored perhaps to buy a house or car you shouldn't make promises that you can't keep. Nothing on my credit was deleted. My credit scores actually went down. I feel like my hard earned money was wasted trying to achieve a goal that they had no desire to help accomplish. --- Additional Comments: I would like all the money that I gave this company to be returned because they are selling a dream not a resolution. I initially signed on to become an agent, but seeing no results personally, I just couldn't try to sell people what was sold to me and that was absolutely nothing.
337	5/7/2019	Patricia	Chambers	Fort Mitchell	Alabama	Financial Education Services	Consumer has been paying a person who was posing to be an agent of the Financial Education Services. Consumer says this is a legal service and it was an ex-employee of the company and she had done this to maybe 6 other people. Consumer says they were supposed to be contacting her or their lawyer was supposed to contact her but she has not received any contact yet. 05/07/2019 Update: Consumer is calling to add information. Referred to AG and BBB. CMorales

338	4/23/2019	Dalana	Wright	Denver	Colorado	Financial Education Services	<p>I have been a paying member of this company since March 2018, paying the initial \$188 to get started and \$89 per month. I was in a vulnerable spot when I was approached by an old friend from high school about this way to fix my credit. I had recently been asked for a divorce by my husband and needed to get my credit in a comfortable spot to move out of the home. The rep assured me this was a viable way to do that. Initially my score went down more than 20 points! I was appalled but continued to pay the monthly fee and send in the letters. Every time I received a packet of letters they didn't reflect any of the changes made by the credit bureaus, they were the exact same letters as the first round of letters! My score continued to go down, even though I sent letters & paid bills on time. I didn't know what I was doing wrong. I reached out to my rep and she told me to hang in there; even though I had hung in there for 9 months so far. I wanted to cancel in November 2018 but she assured me things would take a turn for the better. They have not and my score is lower now than when I started. When I reached out to her stating I wanted to cancel, she couldn't talk to me on the phone at that time and redirected me to customer service. Nothing has changed and I feel taken advantage of. I tried put my payments on hold until it resolved but they pulled the money out anyway, sending my bank account into the negative! None of the perks on the site are aimed at my specific situation and I feel I'm essentially paying to have my credit LOWERED! I've only spoken to my rep one time in over a year and when I text her she is always in a meeting or busy and can only text me. I didn't want to think it was, but I feel like this is a HUGE SCAM taking advantage of those in desperate situations. I have not been able to move out of the house and get the divorce due to my awful credit score. I could have saved that money and had a different plan by now. I am so disappointed in this service and hope nobody else gets scammed like this. --- Additional Comments: I would like a refund of all the money I put into this service, only to be worse off in the</p>
339	4/22/2019	Duane	Glover	Trenton	New Jersey	Financial Education Services	<p>While i seen the Opportunity fes has to offer, i wasn't Successful in it. Those that i got signed up with emphasis marketing on Facebook as a way to generate leads, not only that was told to act like several of the leaders, change my appearance, look professional, post different things 24 7 post this post that, and not for nothing there are people that can look professional but not everybody values marketing on Facebook, there after was told if i'm not like that my page is boring, i even tried to ad other leaders on here and got denied, got denied help as well all because i forgot to call them, they probably felt as if i rubbed them the wrong way which is why they removed me from a Facebook group chat, talk about being in their feelings much. The annoyance of not receiving the help i was seeking. Everything i was learning to do i was getting the word out and just about everyone i talked to wasn't interested in FES, i did my best but failed and after that they all stop responding to me and i felt like they rubbed me the wrong way, misleading me with how to market fes i was doing what they told me to do, in the trainings everything but it didn't work on my end. Everything about how the marketing goes i just been taking issue with for a while now. --- Additional Comments: If it is possible I'd like a refund of my \$288 that i signed up with and the last 2 \$88 Monthly Payments that were taking from me for the Month of March & April.
Also please blank out my name so that only fes customer services can see it.</p>

340	4/22/2019	Donika	Kemp	Coral Springs	Florida	Financial Education Services	I joined F.E.S as an Agent in early April. I was excited after seeing that the company had an A+ rating and it was geared toward helping people. After a few team calls and my intuition telling me to run, I quickly realized that it was more about getting more people to join under me. I was told that I could cancel at any time and get my money back and that is what kept me in past the first week. I was never informed about the cancellation policy. There was basically no training and it was sink or swim. It was always about getting people to join and I did not like where this was going. I felt like a deer in headlights. I called customer service and was put on hold twice waiting for a supervisor. After waiting 30 minutes I hung up and called back only to get the recording that the company was closed. I just want my money back of the \$288.00. --- Additional Comments: I would like for my credit card that I used be credited back the \$288.00.
341	4/15/2019	Khalilah	Green	Renton	Washington	Financial Education Services	I signed up to be an agent over a month ago. I really wanted to be hopeful for this service as I have heard so many great things. Today is exactly one month from when I signed up and I woke up to a credit score DECREASE by 150 points. The letters that were sent out didn't help me at all the only hurt my credit. I asked for a refund and was told no refunds. I feel so defeated! So not am I out of the money invested but now have a horrible credit score. --- Additional Comments: I would like a full refund.
342	4/11/2019	DAGMAR	MC DONALD	West Palm Beach	Florida	Financial Education Services	just like most I was fooled by social media craze seeing these agents flaunt their credit scores, money, houses and cars promising if you sign up they can help you to see results right away. I was desperate to move and got in touch with one agent from this company to help me repair my credit in hopes of moving out with 6 months to a year. I signed up last October and its now April. I have not seen one change in my credit, NOT ONE. I have sent out those letters and they have taken my \$623 and no results. I am so disappointed because I really thought they would help me. --- Additional Comments: I would like to get my money back from this company.
343	4/11/2019	Dericco	King	Granite City	Illinois	Financial Education Services	I am filing a complaint because I signed up with services, but I using an agent info, they never informed me of the policy behind this, plus the services were never used. & they also would not allow me to sign up as an agent. Something about a six month policy that should not even matter because you can become a customer instantly or an agent first. --- Additional Comments: Refund of \$89

344	4/22/2019	Herem	Fiu	Tacoma	Washington	United Credit Education Services	<p>I signed up with this program in late August 2018. An advertisement of it on Facebook caught my attention and at the time, I knew nothing about it. It took me 2 days to make up my mind about signing up and I did, without hesitation because the things they advertise per &#39;social media&#39; seems so surreal. Those testimonies caught me, with a 90 day credit improvement. I was ready to work on my credit which was on the lowest of lows. I was tired of getting rejected due to credit problems and I was ready for a change. I did everything they asked of me during my services. Mailed out letters and printed them on time, even after a long day of work I would assume those duties just to make it somewhere with my credit, but I was WRONG! I feel betrayed. I paid \$89 monthly and made a deposit of \$100 for nothing, simply because I was mislead from the get-go. I don&#39;t think they even cared too much about the customers because when I messaged the agent that helped me start it (morning of the day prior), hence the message they send you after signing up is &#39;please let us know once you are done!&#39;, she never cared to reply back until the evening the next day. From then on, I felt like I&#39;ve been used! &lt;br /&gt;Also, it was a hassle trying to cancel my account. The first agent told me some things on my credit report has been deleted &#39;BUT I DON&#39;T SEE IT!&#39;. My credit is still on the lowest of lows, still the same digits as it was from the beginning and nothing has changed. IT IS STILL THE SAME ON MY END! They asked if I had a credit card, like really? I just want my account cancelled lady! The second agent did the same thing and before she even started, I told her politely, &#39;I&#39;m positive, I want to cancel&#39;. And then the tone of her voice changed from a cheerful customer service rep to a stiff, mean old lady...&#39;OK!&#39;. Just an advice for anyone thinking about joining this company, please do your research properly because I didn&#39;t do mine and it backfired. My experience was sadly, horrible. --- Additional Comments: Refund</p>
345	3/23/2019	wendy	Mims	Roselle	Illinois	United Credit Education Services	<p>Warning! Stay away from this company! I signed up for with this credit repair company in May 2018. They claim to fix credit including student loans and a whole host of things affecting your credit. I have not seen any improvement in my credit score. I obtained United Credit Education Services on May 2018 with the expectations they were going to help me repair my credit. I paid the initial \$99 set up fee and \$89 monthly fee, and continued paying up until now. I followed the instruction given by the company which were to send out those dispute letters to the credit bureaus. I received the same set of letters and was told to continue to send them. We are extremely unhappy with their services as I&#39;ve spent over \$700 or more and all I&#39;ve got were some letter that didn&#39;t help me out one bit. I&#39;ve emailed them as instructed by them to correct and update information on my credit report on several occasions and never received a reply as well. I need to cancel my account with them and have no idea how to do so or what else I can do. The only thing that they have done consecutively and successfully is charge my account \$89.00 every month!! I will not recommend this company to anyone. I think they are a SCAM --- Additional Comments: Refund all my money and close my account immediately please.</p>

346	3/19/2019	Rotcheeld	Bredy	Hollywood	Florida	United Credit Education Services	I enrolled with Fes and I really haven't had any results with the business. I didn't get any updates about my disputes or anything. The only updates that I received was for my monthly payment. Also I joined the business thinking I can make a career out of it but I noticed that it was just a waste of time. I've received no help from the guys that promised me we would work as a team. I paid the initial fee of \$289 only to find out that I would be wasting more than I can afford. I would really appreciate if you guys can refund me the money back please. Product_Or_Service: Fes protection plan/ agent Account_Number: 442005 --- Additional Comments: DesiredSettlementID: Refund I would like a full refund of \$289 please
347	4/3/2019	Jayson	Heard	Stafford	Texas	United Credit Education Services	I started services with United Credit Education in January 2018 to correct my credit so that I could qualify to purchase a home. In January 2018, I paid the initial fee of \$188.00 since then, a monthly payment of \$89.00. The first payment was deducted from my account on Jan. 20, 2018. The company promises to help consumers build credit with the intent to raise one's credit score. Since 2018, my credit score has made little to no increase and only one item has been removed from my credit report. I followed the instructions given by the company to send out dispute letters to the credit bureaus. I received the same set of letters and was told to continue to send them with the desired outcome of credit restoration. When attempting to cancel for the last few months, I was told that I couldn't cancel because I had just received new letters to mail out. As of today, I was just able to cancel my services. I have paid over \$1000 to this company and have not received the results promised to consumers. Needless to say, I am very unhappy with the services provided. --- Additional Comments: I desire a full refund of money paid for services from initial set up fee of \$188.00 debited on Jan. 20, 2018, and monthly debit fee of \$89.00 from Feb. 15, 2018 to now March 2019.

348	3/29/2019	Naomi	Elin	Reno	Nevada	Financial Education Services	I've made every effort to resolve this directly with FES prior to filing this complaint, however my emails seem to be forwarded around to various employees assuming someone else would address my concerns. I signed up for this service in September 2018 (or possibly August), after the initial sign up fee I've paid \$89/month since. So far customer service has been horrendous and I've received absolutely nothing in return for my approx \$700 investment in credit repair/protection. I've made numerous calls, left several messages, and sent several emails over the past few months trying to understand what I'm actually paying for. FES has not helped my credit, it's been endless deadend paperwork with no customer support. This company seems like a scam, they only send you vague template dispute letters every 45 days where your name is changed on the top, to which you send out to credit bureaus. The language is so impersonal and non specific, it's only a mild annoyance to creditors. Every response back from bureaus has been a statement saying they will either not investigate due to lack of clarity, or that the credit remarks are valid and not being reinvestigated. I sent all correspondence from creditors back to FES, none of which were reviewed (then months later supposedly my letters were found in their mailroom). The same dispute letters to be resent every 45 days, no changes on my report. Why charge customers for a service you can't provide? I also had been harassed by a collection agency over an actual invalid debt and provided sufficient documentation to pursue removal, their legal department said they couldn't help me. Months go by, and I personally and directly negotiated with the collection agency and paid \$1100 for deletion just to end the harassment. I finally got in touch with a manager at FES, who said to email him directly to aid in resolving my prolonged concerns, and he never replied. This company is a scam, I want my wasted time and money back. Done with the runaround. --- Additional Comments: Full refund of monies invested into this
349	3/29/2019	Curtis	Kimbrough	Valdosta	Georgia	Financial Education Services	I have used this service four nearly five months now. I was promised that my credit score would increase tremendously in a matter of 60 days or so. I have seen ZERO rise in my credit score. When I contacted FES to cancel they harped on the fact that # of late payments have been deleted and my score 'should' have gone up. Well.....IT HASNT! And it is so not worth \$89 a month plus the \$100 I paid up front for services that yield NO usable result. When I asked about a refund they told me only before the first three days could be refunded. If there is any GOOD in this, I canceled before ANOTHER \$89 comes out next week. I would NOT recommend this company to anyone. And the other services are totally irrelevant to me as the marketing to me centered around building credit. So not happy!!!! --- Additional Comments: A refund would be nice of what I paid in. That would show me that the company has some sense of integrity.

350	4/5/2019	Tawanna	Boone	Portsmouth	Virginia	Financial Education Services	<p>Before joining FES, I asked my friend/ FES agent a lot of questions about the company, and she even sent me a M-CM-#39;M-BM-^@M-BM-^[\screenshotM-CM-#39;M-BM-^@M-BM-^] of the FES status on the BBB website. After seeing the A+ rating from the screenshot of BBB webpage, I joined because I felt it was a reliable company. I joined late Saturday night and after I setup my account, I called in on a Team call to listen in. It was on that call that I realized the intentions of the business were not geared towards helping the people but more so towards recruiting new partners. As a business owner myself, I#39;m geared towards benefiting people instead of building my business for my personal gain. In addition to this red flag, another red flag came about when I reviewed the FES company on the BBB#39;s website the next day. I actually went on to the webpage and I saw all the customer complaints. Within the past two months there were a lot of complaints from unsatisfied customers. I do not want to put myself in a position where I am selling someone a service that I have no control over the outcome. I felt that this was some type of pyramid scam and I decided that I did not want to be a part of it. I called my friend/ FES agent to tell her I changed my mind and I wanted to cancel the service. She asked if I would just wait until the following week and attend the seminar in which I would be able to have any questions answered concerning the business. Not aware herself of the cancellation policy, I reluctantly followed her request. I waited a few more days until finally, I decided this was not a company I wanted to be affiliated with. It was then I was made aware by the customer service repres of the cancellation policy of the company, that was not brought to my attention by a new agent#39;s representation. I did not use any of the services provided and therefore I feel I should receive a refund. Please make sure you research this company thoroughly before consideration or partnering. &lt;br /&gt;&lt;br /&gt; --- Additional Comments: I desire to receive a refund in full due to a lack usage of company product and misleading</p>
351	3/30/2019	Kimberley	Ronald	Eastpointe	Michigan	Financial Education Services	<p>Paid this agency to clean up my credit and increase my credit score. My credit score is not improving and I am paying \$89/month (which my agent said he could get waived for me after the first month and never did). All they do is write a dispute letter and send it to me to have me mail it, and I#39;m sending it certified. It is not even on letterhead. They keep messing the letters up (even with updated credit reports) and and I end up retyping them with the correct information. What am I paying \$89/month for to do all the work. I am also now being sued. It should never have gotten that far, especially when someone keeps trying to steel my identity. As soon as I get my police report number I#39;m applying for a new SSN. I only signed up for this service because they have lawyers included in the price. The lawyers won#39;t do anything for me. If I get any collection letters before they go on my report (and most just show up on my report, I usually don#39;t get a collection letter), they won#39;t do anything about that either, and it#39;s illegal. My agent told me they deal with that, customer service says they don#39;t. I get different stories from different people. So I am left to deal with it on my own. In addition it took Trans Union more than 30 days to respond. By law they have to remove all negative information off my credit report. I informed FES and my agent of this. What did they do about it? NOTHING. I am not happy with the promised product (which is not being delivered), being told by one person things are included in the service and customer service tells me differently. I#39;m not happy that the lawyers will not help me. I called to cancel my service, they offered me three free months so I took it and they still got the last set of dispute letters wrong. Messed up again. I want a full refund, including set up fees. This has been a waste of time and money. --- Additional Comments: I want my service canceled and a FULL refund, including set up fees.</p>

352	3/21/2019	Breuna	Mills	Stone Mountain	Georgia	Financial Education Services	I signed up with FES in March of 2019 after speaking with one of their Sales Team Leaders who I will keep anonymous. When I first spoke to her, she seemed really genuine and excited to give me a business opportunity after I explained to her I was looking for a creative opportunity after being tired of working for others. I did think it was a scam but after hearing her testimony and watching the videos on the website I decided to give it a try. I attended a group training with her and several new agents as well as a phone training with one of the VPs of the company. Nothing seemed out of the ordinary at first, and I was actually excited about being able to potentially help people who suffer with financial and credit issues. Where I messed up at is before making the \$288 investment, I did no research in the company because you don't get any lucrative information until after you pay. I didn't know I was contracting with FES to basically upsell services for UCES which would have been fine had I also been trained too help people with the credit repair process. I thought I would be getting real training from professionals about credit restoration and financial coaching. The only thing these people want you to do is to learn how to get people to sign up for these services so that you can receive commission. All of the information in the training is public information that you can google and do yourself for free. The UCES services aren't actually that bad but not everybody would benefit from it and it was something that I honestly could've declined had I been told when I signed up that I didn't have to pay for it. It is a scam and very misleading as they're only goal is to profit and not to actually help people. They make sure you know not advertise their business name under any of your marketing nor can you post the BBB rating they have which I find strange if we're their agents. We should be able to use their credentials. There is no legitimate business opportunity with them at all. --- Additional Comments: I need a FULL refund of my \$288 as im disgusted and want no further dealings with ANY of these people. As for the girl
353	3/21/2019	Danetria	Carter	Granite City	Illinois	United Credit Education Services	I am an agent, and I enrolled my boyfriend into the credit repair services. I had already called and request a refund before and they told me that I was past the 3 day refund date. I had later tried to call and make a payment again with my debit card and was informed that it was strict policy an agent could not enroll anyone into services using their personal bank debit/credit card. Since then, I had questions and concerns about how was it allowed to to begin with. After a long wait and no avail, I've tried e-mail. After several attempts to speak with someone through e-mail correspondence, I was instructed to call because this issue would best handled over the phone. I called and of course they could not do anything for me because of the 3-day policy; which has nothing to do with the glitch; the representative said caused for the payment to process in the first place. So the absolute and only resolve is to refund the money regardless. I would greatly appreciate this. I do plan to enroll this person as an agent to initiate my ranking up. Your utter urgency is requested. Dericco King (618)6701167 Respectfully, Danetria Carter --- Additional Comments: So the absolute and only resolve is to refund the money regardless. I would greatly appreciate this, or some kind of credit to my own personal account or toward the agent enrollment fee.

354	4/2/2019	Raquel	Tharpe	Henrico	Virginia	Financial Education Services	I attempted to sign up a customer who's application didn't process; she then told me she tried this company last year and paid \$600 and never received a letter (Lynda Robinson). I signed with Financial Education Services also know as United Credit Education Services last year as an agent. I was supporting a someone starting a business & was excited about joining the team. I was in the midst of paying off my debt so I thought getting some professional help would help in the late payments and charge offs. I paid \$288 enrollment fee & \$89 each month thereafter. I re-enrolled as it was said to me that I didn't give it enough time. My letters I received were the same as last year and then I get a complaint from a client that the letters she received an elementary student could've wrote them. My concern is how much of an investment has to be spent before the correct letters are provided. That is why I join for the promise of removing late payments, charge offs, bankruptcies, etc. --- Additional Comments: full refund from the time I started this program from 2018 until now. I would also like refunds for all the active plans I have under me. I have notified them of the discrepancies. I also want all of our information removed from all applications.
355	3/20/2019	BILLY JOE	SMITH	Puyallup	Washington	Financial Education Services	I signed up to have my credit fixed, paid \$89 for months but saw no results. I know many people that have signed up with NO RESULTS. Seems the only people that see results are the people that sign up as agents and go on a recruiting spree. BEWARE THIS IS A SCAM! --- Additional Comments: I want a full refund. My wife signed up as well & we both saw no results.
356	4/7/2019	Gavin	Romero	Arvada	Colorado	Financial Education Services	When signing up for the company about a week ago I thought it was a great business opportunity. A friend referred me and I really thought things were looking up. I used the last of all the money I had in order to invest into my M-CM-&M-BM-^@M-BM-^own businessM-CM-&M-BM-^@M-BM-^] which I soon came to see and find out as I looked deeper was a horrible pyramid scheme. Everytime I would bring it up to someone or someone would show the slightest of interest they would look it up and right away come back to me with talk of scams. I now know myself after being lied to and saying I'd be M-CM-&M-BM-^@M-BM-^Xcoached' by professionals which never happened that I had been lied to and used.. Like I said I signed up about a week ago which took the last money I had. Well now when I look in my bank account I see negative because I was charged the sign up fee of \$288 TWICE with no explanation and no real help into figuring out what was going on! In all I'm out almost \$600 and very sad that I was taken advantage of because of my age and good faith in people. I'm now in debt and don't know why to do .. --- Additional Comments: In the end I would hope to be refunded back the near \$600 I lost by trusting a horrible pyramid scheme like this..
357	4/8/2019	Jessie	Banda	Topsham	Maine	Financial Education Services	I have been signed up with this company for almost a year, I have yet to see even one set of dispute letters, this company has not delivered what was promised, and I would like a refund of 377\$ for paying a company for services not provided. --- Additional Comments: Full refund

358	4/3/2019	Raquel	Tharpe	Henrico	Virginia	Financial Education Services	I first started with FES also known as UCES in 2017 as and agent/customer trying to support. I was already in the process of clearing up some debt & was told that they can remove the late payments & settled accounts on my credit report. With no explanation as to how the process works; Once I received my second round of letters which were similar to the first round; I sent an email of concern. The person that reached out was intimidating and stated that I'm not giving it enough time to work. I then ended my membership. I re-enrolled in 2019 because the items mentioned above were still on my report and it was stated that I didn't give it enough time. As a business of this stature I would think according to what is on an individuals report you would know which letters are appropriate. When I received my letters again; it made me think that this is a pyramid company. The letters received are of public record. I received complaints from the current clients I have about the format of the letters & the last person I was going to enroll; application didn't go through and she stated she thought this was the same company she had a bad experience with last year. After investing \$600 with them and no results. I called them to discuss and was on hold for 30 minutes; which is a recurrence. I sent a few emails and still haven't received a response. My concern is what level of investment do you have to make to get the results? The fact that this information isn't communicated at any point. They guarantee results in 45 days. At this point I have invested over \$600 and want to end all business with the company. I have also sent an email of this concern and haven't received a response. I have notified all my clients of the discrepancies. --- Additional Comments: I would like a full refund. I would also like all my customers refunded. I also want our information wiped from your system.
359	3/18/2019	Donyell	Jones	Apopka	Florida	United Credit Education Services	Complete Rip off .. over 2 years , credit lower and the very same disputes letter every time .. wasted 2k. Customer service extremely nasty and totally scripted on what to say .. the money spent , I could have paid off what was being disputed , by now total waste.. --- Additional Comments: Please refund me my money, this is a waste of hard earned money , they promise results , my credit was higher before I engaged in this mess.
360	3/18/2019	Chasity	Koska	Centerton	Arkansas	Financial Education Services	I have not been very satisfied with the results of my credit repair services. When I signed up (my first bill being June 2018), I was told that my student loans from a questionable online school from my younger days, among other things, would be removed. Over the course of time, I've paid \$89 every month, sent out the letters I was supposed to, and did everything on time as directed. Even things I've paid off are still showing on my credit and haven't been removed as promised. I tried cancelling my account and the lady who signed me up wanted me to & hang in there;. Well, it's been 10 months now, I'm about to be charged another \$89, for a grand total of \$890 plus the initial deposit. Every time my letters would go out, my credit would drop as the accounts were investigated. I don't think the marketing was accurately portrayed as to what services are provided or expected. But it seems like I'm unable to make any progress with my cancellation. --- Additional Comments: Refund and cancellation of services

361	3/14/2019	JENNIFER	GREER	Jonesboro	Arkansas	Financial Education Services	I was with this company for over a year. I signed up in Jan/Feb 2018. My experience is a little different. I started out as an agent. I sent over my dispute letters they sent me. They disputed all of my debts on my credit reports. It took 6 months for them to clear my credit. It worked or so I thought. My point of signing up was to make some extra money while fixing my credit to buy a house. It was working so well that my husband signed up a few months after and stayed with them for 6 months. No contract cancel when you want. They cleared is credit and his scores jumped. He doesn't use credit but wanted it fixed.No harm in that.Fast word into my 8 month which would be August. We got our credit up and bought a house and then in November 2018 we got a car. My husband canceled his services in October and I canceled mine in January 2019. E everything was good until we checked our scores because old creditors were contacting us about debts that were supposed to be cleared off our credit report. I guess once you cancel services with them you aww re no longer protected. Now my credit and my husband's credit has dropped over 100 points. I recommend just fixing your credit yourself instead of trying to go the faxmst route and them stirring up old debts that will be reapplied to your credit. I'm so thankful that I didnt sign any family up because I would be the one to blame. --- Additional Comments: I just want my husband and I to be refunded for the services that I thought I received but didnt. Now I have to do famge control on debtors that I thought were taken care of times 2.
362	3/14/2019	Christina	Balfour	Holly Springs	Mississippi	Financial Education Services	Started with this company April 2018. I didn't see any progression in my credit. The accounts that they claimed they deleted are actually still showing on my credit or are accounts that I actually paid off and had removed myself. I believe this company is a scam! They say letters will be sent to you every 45 days but it turns out its 60 days! And if you reprint them your time starts over! I could never really get in contact with my agent so I had to find out information on my own! They claimed they deleted 14 late payments in student loans and I still have the same 14 late payments and a student loan that actually went to collections. Same closed accounts! When I tried to called and get this resolved in a professional manner the so called supervisor only wanted to argue and couldn't even tell me what it was that they so called got deleted, fixed, or improved! --- Additional Comments: I will like a refund
363	3/18/2019	James	Glover	Rosedale	New York	Financial Education Services	My wife and I purchased a home in July 2018 we shared our photo on our instagram page. Financial Education Services worker Crissy Roberts and Vinnisha Flynn has been using our picture and falsely stating we used their financial services. I don't know any of these people and have never done business with them in my life. They have me, my wife and daughter on their instagram page and facebook pages lying about helping us with a financial service. This is not true and its false advertising for profit. Their contact is Crissy Roberts regional sales director, 404-585-7308, creditchampsinfo@gmail.com. The corporate office number is 248-848-9065. Vinnisha Flynn number is 347-415-0926 her instagram is v_as_in_vinnisha www.myfes.net/Creditchamps. I would really like for this company to stop using our picture to falsely advertise their business. I have attached 1 Photo with this complaint because it would only upload one , but I have more if needed . Thank you --- Additional Comments: I would like the picture of me and my family removed immediately from all advertising .

364	3/11/2019	Iyanna	Taylor	Philadelphia	Pennsylvania	Financial Education Services	I signed up as an agent I put almost \$300 into this company and I'm so disappointed that this company is just a scam I feel so bad for the clients who have signed up and any one who was considering signing up under me I told them the honest truth about this company. We are basically recruiting people for a pyramid scheme! --- Additional Comments: I will like all my money back that I put into this company!
365	3/9/2019	Treva	Backus	Alexander	Arkansas	Financial Education Services	I signed up with this company in December of 2018. I was referred by a car salesman as I was trying to get my family a car. He explained to me how it helped his wife bring her credit score up how it took off all her student loans. Well it now March 2019 and all I have done is pay \$89.00 a month and the initial setup fee and mailed out a bunch of letters with no changes. I am not pleased with the results from this company and I am going to contact customer service and request to be cancelled because I do not want to continue to pay this monthly fee and no results. They prey on people who are trying to get there credit fixed. Me personally I don't have this fee every month but I make a way for it to be paid because I want my credit to be better, but I'm upset that I feel like I am wasting my hard earned money. --- Additional Comments: I would like a full refund. I will try and fix my credit on my own or contact another credit repair business. I don't have the money to waste on a business with no results.
366	3/11/2019	Calvin	Gordon	Roanoke	Texas	Financial Education Services	My wife and I signed up for this service and was guaranteed items would be removed off my credit report. Well, well, well! That definitely didn't happen because of this service. My wife is doing this on her own through the credit bureaus. I think this company is a scam and it preys on people that really wants some positive outcomes pertaining to their credit. This company has done absolutely NOTHING for me and my credit! My wife is doing more than they are and we're paying money to FES. This company is a joke and deceitful! I want all my money back. I want the startup fees and the monthly payments back from them! The letters are always late when they mail them out. My representative; that I signed doesn't keep in contact either. I'm over this company. Now that we know what to do as to our credit, I will never use another company like this. They should be ashamed! --- Additional Comments: I want all my money back. Start up fees and monthly payments asap
367	3/12/2019	Rosiale	Cox	Renton	Washington	Financial Education Services	I signed up for this service in November 2018 paying The Upfront cost of \$189 and then an additional \$89 per month. It has been 4 months and not only have I not received any change in my credit score is actually lowered. When I try to call customer service all they were trying to do was offer two free months of service instead of give me answers as to why there was no change on my credit I feel misled and scammed I would like my money back. --- Additional Comments: I'm requesting a full refund because their services were not delivered in full as promised.

368	3/8/2019	Achilles	Ferreiras	Auburndale	Florida	Financial Education Services	<p>* FES STOP SCAMMING PEOPLE. &lt;br /&gt;* I have been a member of FES since OCTOBER of 2018. Every month \$89.00 is deducted out my account with the promise to &#39;clean my credit&#39;. and offered ATTORNEYS SERVICES &lt;br /&gt;* WHEN I NEED THEIR SERVICES THEY SEND ME A EMAIL SAID THERE IS NOTHING THEY CAN DO FOR ME&lt;br /&gt;* THEY EXACTLY WORDS WERE:&lt;br /&gt;* Unfortunately, creditors and debt collectors are not required by law to negotiate the debt. You can send a letter to negotiate the debt, request a reduced payment amount or settle the debt. &lt;br /&gt;* We are now in March of 2019 and NOTHING has been removed off of my credit. Not even the petty items that are I even reached out to a customer service rep in Jan so that they can help dispute a specific item, but they claim that they couldn&#39;t assist me because I was civil sued for \$ 2,089 for a credit card company &lt;br /&gt;* I feel like this company takes advantage of consumers that really are desperate to clean things up. Why are we paying monthly when these &#39;dispute letters&#39; are only being sent out every 45 days? I really don&#39;t understand this whole set up. When i tried to cancel in Jan, i was given FEB for free, but still, nothing has been resolved. &lt;br /&gt;* . STOP SCAMMING PEOPLE. --- Additional Comments: I expect a refund of all the money I paid</p>
369	3/8/2019	Aisha	Webb	Waterbury	Connecticut	Financial Education Services	<p>I signed up with FES in May 2018. I have been signing and mailing letters since then and in February 2019, I am still signing and mailing letters and nothing is being removed from my credit report. I made a call to them in January 2019 and they told me to be patient, but I no longer want to lose my money. --- Additional Comments: I would like to be refunded for the money spent and no results as promised.</p>
370	3/8/2019	JERRILYN	EVANS	Dothan	Alabama	Financial Education Services	<p>I ACTUALLY SIGNED UP AS AN AGENT OVER A YEAR AGO AND WAS TOLD MY CREDIT WOULD BE REPARIED. WITH THAT I WENT OUR RECRUITING AGENTS AND CUSTOMERS.EVERYTHING STILL REMAINS THE SAME WITH .MY CREDIT AND ON TOP OF THAT MY CUSTOMERS CONTACTED ME COMPLAINING THAT THEIR CREDIT IS STILL THE SAME AS WELL, NOT TO MENTION QUITE A FEW OF THEM CANCELLED THEIR MEMBERSHIP. I CANCELLED MINE ALSO AFTER PAYING THE START UP FEE PLUS THE MONTHLY FEE (UNTIL YOU GET A CERTAIN AMOUNT OF PEOPLE TO SIGN UP). I WENT AND RENEWED YESTERDAY WITH THE INFORMATION FROM ANOTHER DIRECTOR THAT THINGS HAD CHANGED FOR THE BETTER. I THINK THIS BUSINESS IS A SCAM AS DO MANY OTHERS. I WILL BE CANCELLING MY MEMBERSHIP AGAIN FOR GOOD THIS TIME. AND WOULD LIKE ALLLLLL OF MY MONIES REFUNDED --- Additional Comments: 199 START UP&lt;br /&gt;89/MTH FOR 12 MTHS&lt;br /&gt;TOTAL OF 1267.00</p>

371	3/5/2019	Sara	Hughes	Plant City	Florida	Financial Education Services	<p>This company is nothing but a bunch of scam artists. They are guilty of running a pyramid scheme. I invested \$288 in this company and got NOTHING out of it. They do nothing but create false stories of helping people fix their credit/share pictures and testimonies from illegitimate sources on social media to entice people to sign up for the product. I was promised that the network of &#39;credit attorneys&#39;; (they are not actual attorneys they just lie to people and say that they are) would fix my credit for me. All they did was prepare unprofessional dispute letters for ME to send to the credit bureaus stating that the accounts were illegitimate and not mine (when they truly were). All they do is lie, lie, lie. Why would I keep paying \$89 per month to do all the work myself? That&#39;s what I was paying them to do. The &#39;agents&#39;; that are &#39;promoted&#39;; within this company get promoted by running a pyramid scheme and lie to people about the benefits of signing up to become an agent so they can make profit off of them signing up. They post fake pictures of them standing in front of luxury cars/houses/etc. claiming they made their &#39;fortune&#39;; from scamming others. I refuse to be part of a product that is nothing but a scam. Stay AWAY from this company and do NOT invest your money or time with these scam artists. --- Additional Comments: I want a refund in FULL for my \$288 I wasted and will NOT settle until this has been issued.</p>
372	3/2/2019	Brianna	Winston	Houston	Texas	Financial Education Services	<p>I was referred to this program and decided to give it a try. Honestly, I regret it. I signed up for this program and saw red flags from the get go. I spoke with one of field trainers on the phone before I committed and she made all of these grand promises that my credit will improve in about three months (with her assistance). So I paid \$188 to enroll and reached out to let her know. She told me that I could call her on Jan 31, 2019 so that she can help me get set up. To make a long story short, this never happened. I called at the PRECISE MOMENT SHE TOLD ME TO and she sent me straight to voicemail. Which was extremely rude! I never heard from her since. I guess she got the referral bonus and went about her way. How professional! After setting up MYSELF. I had no idea what to do on my account. I called customer service and was disappointed. I tried to get information on making a settlement with a collection agency. Not blaming the rep, but the information he gave me was no help at all. So basically I am paying this company to give me a piece of paper to send out to agencies. Myself. Not them do it for me. I feel like I could go on the internet and get a template and do that without paying \$89 a month. The whole program is not really what I thought it was. At least not how the field trainer made it sound. A little deceiving in my opinion. I am truly disappointed and regret I wasted my time and money honestly. I am a young women struggling to make ends meet and had high hopes for this program. I am mad at myself that I forgot to cancel my 03/01 payment but trust me it will be the last dime they get. --- Additional Comments: I feel like I should get a refund based on my experience.</p>

373	3/4/2019	Eric	Brown	Chesapeake	Virginia	Financial Education Services	I started in the FES business as an agent back in 2016 as a way to earn extra income. My first agent was my client/ agent was my wife. So I paid both start up fee in whole. Along with \$89 a month for over a year and a half or so. I just recently cancelled both accounts. The guidance we were promised was non-existent. The guy who signed me up left the company and I couldn't get in touch with him. I tried to learn on my own but the clients that I signed up were getting ripped off. They were sending off the letters as they were told, only to see no change in their credit score. Leaving me to be defenseless. Having them to call customer service just to be given the run around. Being an agent in this company caused me to lose relationships with friends because I would refer them to this business. This isn't what I had in mind when I signed up for the opportunity to help people in need. Taking money from people and not getting what they're paying for is fraudulent behavior from this company. --- Additional Comments: The best resolution for this situation is to refund me the max amount for the money wasted on services dating back to 2016. Estimated amount spent in that time is approximately \$5000. It was a total waste of time and effort. I am completely embarrassed by falling for this scam. They should contact me for my agent info so we can handle this matter accordingly
374	3/7/2019	John	Hernandez	Tracy	California	United Credit Education Services	Warning! Stay away from this company! I signed up for with this credit repair company in November 2018. They claim to fix credit including student loans and a whole host of things affecting your credit. I have not seen any improvement in my credit score. Before starting the program my credit score was 746 and after joining my score dropped and it has continued to drop. I followed the instruction given by the company which were to send out those dispute letters to the credit bureaus. I received the same set of letters and was told to continue to send them. I have done the bulk of the work even though i have paid over \$500 to this company so far. There are additional fees outside of the protection that was not stated up front. This company is a scam and most of the financial tools that they offer are free at your bank. --- Additional Comments: This issue will be resolved with a full refund of the money that I paid out to FES/United Credit Education Services in the amount of \$555.
375	3/8/2019	Shanteal	Collard	Houston	Texas	Financial Education Services	There is a woman by the name of Brenda Allen on the FES Website who states she will help with payments to build credit. I made a payment to her in the amount of \$331.90 towards my rent so I would not be evicted. After 5 days my apartment complex states the payment that was made towards these bills were disputed and I ended up paying \$783.80 which included late fees and NSF fee towards bills she stated she could help me with to stay on top of my credit. Now I paid almost twice the amount in \$1,115.70. I was also not able to purchase my Asthma medication due to me having to pay back what she stole from me. When I reached out to her on her many contacts she has blocked me and will not return any of my messages, texts or calls. --- Additional Comments: I would Like to be refunded what I lost in the attempt to stay ahead of my payments.
376	3/1/2019	David	Greene	Philadelphia	Pennsylvania	Financial Education Services	I've been enrolled in the credit restoration program since November and I've yet to see any results. I was skeptical about the company's processes prior to enrolling but I was ensured that they could help me with my credit issues which aren't major. After 4 months and having paid close to \$600 with no results I would like a full refund. --- Additional Comments: I just want a refund

377	3/1/2019	Angela	Ellis	Chicago	Illinois	Financial Education Services	This business is shady, unprofessional and more importantly advertise faulty information. There are a group of family along with friends on social media advertising for this company. I will include links below. Company representatives claim to remove child support, bankruptcy, student loans and etc from your credit report. The business even advertises to be able to add monthly rent payments to your credit report to boost your credit score. It is all a scam. The individuals involved in the scam use people they know to write reviews and give false testimony as to what services are actually being provided and it is not right. You can tell by the language used, social media profiles and what is being stated as what can actually be removed and added to someone credit, that something is fishy about it. I knew absolutely nothing about credit repair before doing business with his company and being ripped off. Latoya Dixon, which supposedly is the owner of K.I.K Financial which I'm guessing is an extension of the www.myfes.net/LDixon is the ring leader of her team of con artist. She claims to have a B plus BBB rating and can do all of these marvelous things to make your credit score increase but it's short lived. These people dispute accounts on your credit report and say they aren't accurate when they infact are. Try to get the consumers to get a new social security number or create a new credit profile and appl for credit products with that information instead of with your old soicial security number. They're living comfortable lifestyles off hardworking people money being paid to them. - Additional Comments: I just want to make everyone aware of this scam company and workers so that they will not do business with these individuals. You cannot remove certain things off credit reports and the work this company does is temporary and in the end you will be right back where you started. Please get aid in fixing your credit from a bonified Company.
378	3/7/2019		Anonymous		Texas	Financial education services	Saw an advertisement to be a recruiting agent for the company financial education services on Instagram. They ask for a \$300 one time fee and a \$89 monthly fee to allow you to recruit other customers and agents on their behalf to offer credit repair services. The Instagram of Kimo R. Thomas promises a get rich quick scam if you invest in their company. This is a classic pyramid scheme where you invest money, and are only paid when you get more agents to invest their money as well. IsVictim:true --- Initial Means of Contact: Unknown
379	3/7/2019	John	Hernandez	Tracy	California	Financial Education Services	Warning! Stay away from this company and the other name that they go by which is United Credit Education Services; In November of 2018 I paid \$288 dollars for what was sold to me as access to credit repair services;. I started with a credit score of 746 and followed the steps outlined in the member account website. Every month I was being charged \$89 on top of the \$288 dollars I had already paid. After months of following the steps outlined in the program to raise my score, my credit score dropped 24 points! The customer service line was no help and when i tried to cancel online I couldn't find anyway to do it. i was mislead as a consumer. FES here is your chance to make it right. --- Additional Comments: I will file this complaint as resolved if a check for the \$555 that i spent for these services is refunded to me.

380	2/27/2019	Marjorie	Battle	Chicago	Illinois	Financial Education Services	I have been a member of FES since Sept of 2018. Every month \$89.00 is deducted out my account with the promise to 'clean my credit'. We are now in FEB of 2019 and NOTHING has been removed off of my credit. Not even the petty items that are well over 7 years old. I even reached out to a customer service rep in Jan so that they can help dispute a specific item, but they claim that they couldn't assist me because the 'item was not on my credit.' However, it was being reported to Experian. I feel like this company takes advantage of consumers that really are desperate to clean things up. Why are we paying monthly when these 'dispute letters' are only being sent out every 45 days? I really don't understand this whole set up. When i tried to cancel in Jan, i was given FEB for free, but still, nothing has been resolved. They claim to have removed my student loans but no, they are still front and center on all reports. STOP SCAMMING PEOPLE. --- Additional Comments: I would like a refund because I am not sure what exactly did I pay for? I am very unhappy with this service. Nothing was removed from my report from sept -feb/march
381	2/26/2019	Rozetta	Isaac	Miami	Florida	Financial Education Services	I became a member of FES in June of 2018. I received my credit dispute letters and mailed them to the three major credit bureaus as I was instructed to do. It has been 8 months and the same negative items remain on my credit report. I would like to receive a full refund because this service is not doing anything to improve my credit and I feel like I am wasting my money and time. --- Additional Comments: I would like to have a refund.
382	3/4/2019	Matthew	Jones	Dallas	Texas	United Credit Education Services	Financial Education Services has blocked my ability to work and apparently taken down my FES website for NO REASON. They have not emailed me after days and days to give me a valid reason. I have done NOTHING against their company compliance policy(s). Furthermore, they did not pay me any of my outstanding commissions that were owed to my company. Financial Education Services seems to be 'cult-like' and grossly incompetent. I would highly recommend that you RUN, not walk as far as you can away from this company and their derelict business practices! I will continue to warn business owners as often as I get an opportunity to do so. I am also planning a lawsuit for discrimination and dereliction of duties against them in regards to the monies I lost in marketing cost due to their inability to discern the truth about my company's compliance with their rules in a timely fashion during our business partnership. Guys and gals, do yourself a favor and do not give this company your TIME or MONEY!!! --- Additional Comments: PAY ME WHAT YOU OWE ME!!
383	2/19/2019	Latosca	Asberry	Fort Worth	Texas	Financial Education Services	I signed up for with this credit repair company in November 2018. They claim to fix credit including student loans and a whole host of things effecting your credit. I been in the program for a while and have not seen any improvement in my credit score. Before starting the program my credit was a certain amount and after joining my score dropped and it continue to drop. I followed the instruction given by the company which were to send out those unprofessional dispute letters to the credit bureaus. I received the same set of letters and was told to continue to send them. I have done the bulk of the work and spent additional monies. There are additional fees outside of the protection that was not stated up front. Every time I call customer service to seek answers to my questions I would get different answers. I was told that some items were deleted off of my report but one bureau has deleted some of those accounts. This company is a scam and most of the financial tools that they offer are free at your bank. --- Additional Comments: I want a full refund in the amount of \$556 to be mailed to my address located in my file.

384	1/18/2019	JONATHON	WILLIAMS	Smyrna	Georgia	FINANCIAL EDUCATION SERVICES FESprotectionplan United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: 2017 I submitted and trusted FES protection plan by good faith to assist in repairing my credit or Positive Credit Builder as they may call it. My personal information was exploited and am effected in a negative way by resulting in more inaccurate nor verified information for the accuracy on my name and report. This company was paid and I recieved nothing as guaranteed. The company submitted Inaccurate information with my name and social security. I have never recieved any credit updates, only more negative items on my credit. As a result have suffered financial hardship, theft, and fear of the privacy and good will for what represents me which is now falsely added making me look horrible as a human being. 2010 I filled identity theft and was not protected nor notified by any agency or reporting agency. --- Have contacted: CC Issuer --- Fair Resolution: I need to be compensated according the my rights and the loss of time and employment and energy spent in just to only get scamed. Remove from my account and pursue legal action so that I can be at peace with knowing that the negative information is not mine. This has lead to impacted my taxes, and made more issues with no protection and needs to be reported. I have a right to a speedy response by my consumer rights. I shouldn't have to suffer and penalize without proper reprimand and monetary recovery.
385	1/8/2019	Judith	Nihot	Beverly Hills	California	Financial Education Services United Credit Education Services	CFPB Issue Type: Confusing or missing disclosures --- What Happened: They placed HARD Pulls on my credit! Without letting me know! They said that there were small letter and I could have unchecked a box somewhere, but I don't recall seeing a box anywhere and they supposedly cannot provide me with a screenshot to show me where that would be. I already had all three of my credit reports prior to contacting them and they said if I had unchecked the box I could have just emailed those to them (nobody ever mentioned this to me until after even though I told them MULTIPLE times that i already had all my credit reports). I have tried everything I possibly can but they are refusing to remove the unauthorized hard pulls. They also have not done ANYTHING I had contacted them for. The whole operation is a complete scam! --- Have contacted: CC Issuer --- Fair Resolution: I want the hard pulls to be removed off of my credit reports ASAP!
386	2/15/2019	Kimberly	Jones	Memphis	Tennessee	Financial Education Services	I enrolled as an FES agent thinking that I would be able to learn how to repair credit and be able to help people. That was not the case it is a total scam I didn't learn anything about credit repair period. The few people I did sign up I felt horrible because I didn't even know how to help them. I spent 466.00 for absolutely nothing I personally didn't need my credit repaired I was just an agent. I'm angry because this was a total waste of my money and time. --- Additional Comments: I would like a full refund in the amount of 466.00

387	2/15/2019	Chasta	Spikes	Los Angeles	California	Financial Education Services	I have been a client of FES since September 2018. I was referred by someone that works with the company. This person told me she has also been a customer and how much they helped her scores increase. She even told me I would see improves within 2-3 months. Well, I paid the initial 198.00 to start and 89.00 a every month thereafter for nothing! They send me letters every other month or so and it always seems to be a delay. I receive the new reports from the bureaus and immediately submit them and it takes 2 weeks to receive an email stating my letter are forthcoming. I have not received a phone call or an email advising me of my status of what exactly these letters are supposed to do because I have not seen any improvements. Also, every month or so I receive the same information stating the negative items are staying on my credit report. I'm not happy with the service that was surrender and just want to cancel my service and be issued a full refund for misleading me as a consumer. --- Additional Comments: I want to cancel my service and receive a full refund
388	2/11/2019	Marquise	jeffries	Memphis	Tennessee	Financial Education Services	I signed up for this service a year ago after seeing a ad on Facebook ... and I have to say it has been very disappointing.. before signing up and paying my money the agent /salesman promised me a easy process never did I he tell me that I had to send letters off myself ?! But non the less I tried it and continued to try it for 1 year and I can say I have not seen any results at all but I get emails all the time asking for a payment or my payment method was declined ..oh let me tell you about that after not being able to get in touch with my agent/ salesman anymore I decided to call the only number listed for the company after being on hold for literally 1 hour I hung up and called the next day to speak with a live person after pushing the prompts I reached someone and after talking with them I asked to be canceled she tried talking me into staying but I was feed up with this company ... after I feel like she gave in she said she would process the Cancellation And to hold and all of a sudden the phone went dead and I have not been able to get back though since ... so I decided to send emails and for at least 10 and no response I was at my wits in and I still was being charged to \$98 dollars a month I didn't want to contact my card company and dispute charges I logged into the site and just changed my payment to a old card that was expired this is literally The only way to get this company to not take your money any longer ... in my opinion this company is some kinda pyramid thing And I don't understand how they are A+ rated ??! --- Additional Comments: I feel and want a full refund for the money I paid to enroll and the monthly payments I was charged also I feel I should also get the money I paid sending the letters to the credit company's certified mail &br />
389	2/9/2019	Kisw	Evans	Sun City	California	Financial Education Services	I've been with this service for almost a year, and I am a very unhappy customer. I have put out to much money for something that was a lie. My credit would improve. BUT, HAS NOT IMPROVED. I sent out numerous of dispute letters that FES would send to me almost every 2 months to the 3 bureaus. I would contact and speak to customer service about something that was on my credit that bureaus replied to me about, and she told me don't worry that's just their verbiage on how they talk. Told me just to keep on sending out the disputed letters. Like I said before, nothing has changed, every time I go my results from EXPERIAN, EQUIFAX, and TRANSUNION it's the same thing. I am a very, very unhappy with this service and the misleading information that it puts out. I would not recommend this service at all to anyone. --- Additional Comments: Cancel my service IMMEDIATELY!

390	1/3/2019	Jasmine	Jordan- Simon	Columbia	South Carolina	United Credit Education Services	CFPB Issue Type: Fraud or scam --- What Happened: On July 1, 2014 I had a conversation with Jermaine Jackson of Columbia SC (last known telephone# I have is 803-261-8060). I explained to him about how I was getting ready to get married October of 2014 and wanted to begin working on my credit to buy a house with my spouse. He explained and assured me that he could help me. Told me he could make my credit go up to the mid 600's before my wedding and that it was a good thing that I started now. He told me BEFORE they could start working for me, I had to pay a down payment of \$200.00 and that my total was \$400.00 in total. If you're wondering where I got him from, I was referred to him. This person did not tell me if he was a friend or close relative, but she did tell me she only paid \$100.00, when questioning him of my rate after telling him first and last name of the person that referred me, he told me that NOBODY has never paid an amount that low and he didn't know who the person was. So I called back on 07/11/2014 and made my first payment of \$200.00. I was told there was nothing I had to do and not stress about my credit leave that to him and focus on my wedding. So I did. A month later I got these random letter in the mail and an email which will be attached telling me that they prepared letter for me and to forward them to the credit bureaus. So I called him and he's not even doing the work. He made me call United Credit education services. I didn't even know who they were. THEY explained to me that all they do is type letters up for me and I am supposed to mail them to the credit bureaus, that they don't do that for me and I asked them what was the \$400 for? No one could answer me. I've tried talking to supervisors and all. They all just kept telling me he didn't have anything to do with them and they didn't have anything to do with him. Almost like they both were third parties for each other. Nevertheless, as furious I was, I didn't want my \$400 that a really didn't have planning a wedding that was five months away, that I could've spent on something else. I mailed
391	2/7/2019	Savannah	Thompson	Camarillo	California	United Credit Education Services	I obtained United Credit Education Services for both my husband and I on 2/20/18 with the expectations they were going to help us repair our credit. We paid the initial \$99 set up fee and \$89 monthly fee, \$188 each, and continued paying for March and April. We are extremely unhappy with their services as we spent over \$700 and all we got were some letter that didn't help us out one bit. I tried emailing them for a refund but they refused and I believe they are in violation of CROA. I would never recommend this company to anyone as they are just collecting people's hard earned money and providing false expectations. --- Additional Comments: I would like a full refund for both my husband and I as we are extremely unsatisfied and will take this matter up with the CFPB if not resolved.
392	4/24/2019	Latosca	Asberry	Fort Worth	Texas	Financial Education Services	I signed up for with this credit repair company in November 2018. They claim to fix credit including student loans and a whole host of things effecting your credit. I been in the program for a while and have not seen any improvement in my credit score. Before starting the program my credit was a certain amount and after joining my score dropped and it continue to drop. I followed the instruction given by the company which were to send out those unprofessional dispute letters to the credit bureaus. I received the same set of letters and was told to continue to send them. I have done the bulk of the work and spent additional monies. There are additional fees outside of the protection that was not stated up front. Every time I call customer service to seek answers to my questions I would get different answers. I was told that some items were deleted off of my report but one bureau has deleted some of those accounts. This company is a scam and most of the financial tools that they offer are free at your bank. I want a full refund in the amount of \$556 to be mailed to my address located in my file.

393	2/11/2019	Joseph	Palimoo	Honolulu	Hawaii	United Credit Education Services	Hi so I started service in July of 2018 with United credit education services. my startup fee was \$89 and \$89 a month in which I've made 6 payments. I am unhappy with the services as I haven't seen the results that was promised to me as of yet. In fact I saw a decrease in my credit score and more collection mails being mailed out to me. At this time I am asking for a full refund of the money that I have already paid for your poor services.. Thank You. --- Additional Comments: I want a full refund
394	2/7/2019	Elisha	Jackson	Elizabeth City	North Carolina	Financial Education Services	On January 29, 2019, I signed up for the services in hopes of having my credit fixed while i finish nursing school. The agent contacted me via Instagram asking if I knew anyone that was interested in having their credit fixed and I told her that I was interested under the impression that I would have my credit fixed and access to a credit attorney which I did not hear from them after I had paid the fee. So I paid 189.00 for the start of fee and first months fee. So after I signed up, it took 2-3 days for them to pull my credit report and on top of that, it dropped my credit score 3 points because it was considered as a hard inquiry. So then they sent me a message stating that my dispute letters are on it's way. Following my conscience, I decided to look up this business on the BBB website and to my surprise, nothing but COMPLAINTS for this company all of what I was currently experiencing. Not one good comment for this business! So I called customer service at 9am today (2/7/19) and told them I want to cancel my services due to the bad complaints and the possibility of not getting results while paying for the services. The lady tried to offer me instead of the 89.00/month but 45.00/month and I said no thank you. So then I asked for a refund of the 189.00 and she then transferred to me the department that M-CM & M-BM-^@M-BM-^ \deals M-CM- & M-BM-^@M-BM-^ with that. I was on hold for 5 minutes when the phone disconnected. I would not recommend this business to anyone because it's not fair that we are spending our money in hopes of having our credit fixed but not getting results. --- Additional Comments: Refund of \$189.00
395	1/31/2019	Carlisa	Young	Cordova	Tennessee	United Credit Education Services	I was signed up for this credit repair service under one individual which I had to pay \$100 to start services. Since I have signed up I have only spoken to the agent 2 times one of which he got customer Serbia on the line explained I had done everything I needed to do on my end they comped the November payment t and sent me letters again so I By this time had paid 3 months of service to start over from the beginning AGAIN! I sent the letters again waited until a few days ago to see if anything would change. Tried to contact the agent no answer so I go back to info that was forwarded to me back in August find another agents name spoke to him for a great length of time he called some woman on the phone promised he would follow up with me on today since the office was closed due to inclement weather no call called him no answer. I called customer service the gentleman I spoke with was very argumentative would let me speak and kept cutting me off asking the same questions going in circles I told him I wanted a full refund for the payments I made in August September October December and January again they want me to do the footwork I don't work for FES but they Mae you do all the leg work. I asked him to also cancel the service he stayed he can refund me only January's payment and cancel. When I mentioned filing a complaint he then wants to forward ewvryhing to upper management. This company is a scam taking money from hard working people like myself and no providing the services promised --- Additional Comments: I would like my payments of \$89 for August September October December and January refunded

396	11/27/2018	Ariel	Bakshandeh	Los Angeles	California	Financial Education Services	I was lured into FES thinking it was a free meetup event on finances. I was called by the field trainer (became my upline) and given a pitch by the sales director (my upline's upline) about all the wonderful benefits and the financial literacy. I was worried about the initial startup costs assured that if I worked hard I would make the money back and my upline assured me of that as well. I was also told that the standard agent wasn't an option by the sales director and the company was going to get rid of that. After I ran out of my warm market and the webinars didn't work I was called by my sales director to attend an event and I said no. Then after that he was bullying, manipulating, and guilting me into attending it and even threatened to cut me off and this is not appropriate for me even in a personal relationship let alone a business relationship. He even went so far as to suggest I even get the money from family members to attend the event which is a financially irresponsible thing to do. The unethical part of this business came in when he told a family of 3 who had a son on social security to sign up as agents all at the same time when they were struggling with bills. After I didn't attend the event he started showing passive aggressive behavior and started insulting my intelligence. I called corporate and learned some of the things he did were against compliance (like convincing the family on social security to join although I know I didn't make my initial investment back and he wanted me to attend that expensive conference). I introduced him to a trusted friend on a webinar and after that friend didn't join he called him a joke. I joined FES to help people gain financial wisdom and freedom and I ended up losing money, my peace of mind, relationships, and some of my integrity. All it did was hurt me financially and even psychologically. I just hope it doesn't happen to anyone else yet if I am compensated and this is investigated I'd appreciate it.
397	12/5/2018	LAWANDA	BENNETT	Riverdale	Illinois	Financial Education Services	I STARTED AN ACCOUNT BACK IN 2/2018. AFTER SENDING VERIFICATION DOCUMENTS REPEATEDLY FOR 2 MONTHS THE INCOMPLETE PROCESSING TEAM AND SERVICE AGENT, SERVICES DIDN'T START UNTIL AFTER 4/24/18. SERVICES DIDN'T START AFTER PAYING FAITHFULLY EVERY MONTH AND MAILING OUT BASIC CORRESPONDENCE LETTERS, WHICH IS THE CUSTOMER RESPONSIBILITY, I NEVER SAW ANYTHING DROPPED. EVERYTHING THAT WAS ASKED OF THIS COMPANY DID NOT RENDER ANY RESULTS. TO PAY \$89.00/MONTH AND NO RESULTS IS RIDICULOUS. THE MONEY I PUT INTO THIS COULD HAVE WENT TOWARDS THE DEBTS OWED INSTEAD. --- Additional Comments: AS OF 12/3/18, I HAVE PAID \$989.00, THIS IS INCLUDING SET UP FEE. I WANT TO BE REFUNDED \$989.00.
398	11/6/2018	Tatricia	Walker	Cuba	Alabama	Financial Education Services	This company is a waste of money and time. I sent in my correspondence after 3 rounds of disputes. I didn't have a clue that you have to send in your information to the 3 bureaus certified mail until one of my friends informed me. For the last rounds, my score plummeted because the letters were not related to the disputes of inaccuracies of addresses and misspelling of my name. This service have hurt me financially. Paying \$100 startup plus the \$89 for the initial price and \$89 monthly is a waste. --- Additional Comments: I would like a full refund from the months I have used the service (April-October).

399	1/11/2019	Jessica	Miller	Petersburg	Virginia	Financial Education Services	I signed up for Fes protection plan thinking this would be a great way to improve my credit score,meanwhile having help doing so. The man I spoke with who helped sign me up was so energetic and super friendly and told me about many success stories from using his services. Unfortunately. I would not recommend this service because they do not tell you that you are supposed to send out your letters via certified mail. I have wasted well over a month of services because I had to wait on my results to come back and they never did. I called customer service and the male i spoke with basically told me to send the next one out certified....after wasting nearly 400\$ on this program, i should have just put it towards a bankruptcy lawyer. Very unsatisfied. I knew that I had to put in work to help rebuild my credit, but if I'm sending out the letters and doing all the work....i should at least be getting a positive response, instead of having to call credit bureaus asking what the hold up was. I will be cancelling my services tomorrow. Do not waste your money. --- Additional Comments: I will be satisfied with a full refund from the company, because i am so disappointed that I feel like i put my trust into this company and lost all of my money by doing so.
400	1/17/2019	Vivian	Benson	Red Oak	Texas	Financial Education Services	I signed up for this service through an agent; who I now realize is just some type of salesman to get people to sign up but is NOT an employee of FES. The so called credit repair specialists are no more than customer service reps reading from scripts. My score decreased more than 80 points in less than two months with FES. They literally jammed my credit reports with disputes, some on items that were already in dispute, which in turn made all these accounts that were not in active collections become active again causing my score to drop! Not to mention I get a different response each time I call. Ex: called 01.16.19 asking about score FES has listed, rep told me that FES has the most up to date score according to the 3 credit bureaus, I asked him about the cancellation policy,he said he would transfer me to that department;. The next voice on the line was a Lead. The agent; gave me totally different information than the previous rep and said it was because he was new!! The Lead rambled on about why my score was decreasing, none of which made any sense! I am required to mail the letters (which I was told by FES after the fact that they should be mailed certified) and follow up. What is the service that I pay FES for? \$89 monthly to mail out letters that I have to pay for certified postage. Complete waste of my money! --- Additional Comments: It would be great to get my money back as I feel FES did nothing but make my once Fair credit score that I had when I signed up fall into the Poor category which is what it is now. I now have to work to fix this so it will not hinder my ability to get a good rate on a mortgage.
401	12/21/2018	Stacy	Lowery	Amory	Mississippi	Financial Education Services	I signed up and haven't seen much of an increase and no deleted accounts. They only send out dispute letters every 60 days but you pay every 30 days faithfully,how is that fair?? The agent doesn't reach out to you unless she wants you to post on Facebook about it or learns that you have canceled. She was very dry about the whole process but was super nice when it was time to sign up! --- Additional Comments: I would like a full refund! \$278
402	12/21/2018	Kathryn	Lowery	Amory	Mississippi	Financial Education Services	I am not pleased with their business or the agents they have working for them. I always had to reach out to her for any concerns. She contacted me once to update my scores, the update had nothing to do with this company. Of course she talked me into posting a screenshot and tagging her to trick people on my friends list just as I had been tricked! I requested a full refund and did not receive one! I canceled and I'm glad I did!! --- Additional Comments: I would like a full refund from these scammers!!

403	12/18/2018	Dayla Unique	Rome	Toledo	Ohio	Financial Education Services	I called BBB about this company and Mr.Kimball posted is was A business,and BBB said theirs no such company .I paid him 125 with payment arrangements set up.Asked for my money back in which he Guarantees money back ,told me I had to wait 4 months .This is a 'company ? that helps repsir credit
Product_Or_Service: Credit repsir --- Additional Comments: DesiredSettlementID: Refund
I would like my money back
404	1/8/2019	Lauren	Hampton-Cooper	Southfield	Michigan	Financial Education Services	I signed up to bea agent for credit repair services to sell and get credit repair.I called to cancel the services because it was taking too long and I don't feel I am a good fit for the company having people sign up for the services. Its network marketing something I have never done before. I called and cancelled the services and requested a refund of \$288 i paid. I was transferred to several different representatives all telling me i could not receive any form of refund! How do you have service or product where there i no refund . I was never made aware of this! They had not started on repairing my credit and I haven't made any movement with the business. I want a full refund . --- Additional Comments: I just want a full refund of my \$288.00.
405	1/11/2019	Magda	jerome	Kissimmee	Florida	United Credit Education Services	This company guaranteed to raise my credit score earlier this year. I have been paying since at least May and they were not successful. My score has remained the same over the course of this subscription. I have been trying to contact the company for a month now via phone and the company will not respond. When you call the company, you get no answer. You are on hold for 20+ mins when you try to call and can not speak with anyone. They take \$89 a month auto-draft and provide no service. --- Additional Comments: I expect a full refund.
406	1/14/2019	Casey	Billard	Englewood	New Jersey	United Credit Education Services	I have tried for the past 3 months to contact United Credit Education Services by phone and email to cancel my account and have been unsuccessful. I want to cancel my services with them and there is no way how to do this. I am being billed \$89 a month for nothing! They offer a service for credit repair but all they do is print out the same pre-printed letter to send to the three credit bureaus every month. I emailed them as instructed by them to correct and update information on my credit report on several occasions and never received a reply as well.This company is a scam! They do not provide any service that you cannot do on your own, I could actually do a better job on my own, the letters they provide are very generic and are not personalized to the customer, my credit score has actually declined since signing up for this service. I need to cancel my account with them and have no idea how to do so or what else I can do. The only thing that they have done consecutively and successfully is charge my account \$89.00 every month! --- Additional Comments: My desire is for my account to be cancelled and closed and to be credited back for at least the past 3 months that I have been trying to cancel my services.

407	1/25/2019	Atron	Thorne Jr.	Mechanicsville	Virginia	Financial Education Services	I have been a client of FES for 12 month and it was and my expectation base the customer service quote that my credit store would improve. They sent me letters every month and I mail them off to the same three company and every month and the same three negative items stay on my credit. They assure me if we keep being consistent and persistence that over the items would be remove. I call several times to find out what was the problem and there answer was what was the response to the letter and I inform them that same was last month. I decide in December to stop the payment and call back and this see why I never receive any positive feedback and the customer service person told me we can disputed the inquiries and I thought was very misleading. I not happy with the service that was surrender and just want completed cancel my service and be issued a full refund for misleading me as a consumer. --- Additional Comments: I not happy with the service that was surrender and just want completed cancel my service and be issued a full refund for misleading me as a consumer.
408	11/28/2018	Monica	McNeal	Anderson	South Carolina	Financial Education Services	After setting up services through a representative, I was told this company would help repair my credit by disputing all negative items on my credit report that were not suppose to be there or that were reporting incorrectly. Letters furnished were lies on my behalf and I was told numerous times to just sign them and send them to the bureaus. The company disputed all the debts and once it was disputed it decreased my credit score because everything was then reporting as a valid debt rather than discharged debt. I contacted the company as well as my rep on several occasions regarding the verbiage on the letters that were sent out and they assured me that, that is what needed to be stated in order to get it removed. Nothing was successfully removed!!! am absolutely disgusted with this company and have been placed on hold for hours trying to recoup my money. I would like a REFUND in its entirety for not doing as promised. This has all been a complete nightmare and a waste of my time and money
 --- Additional Comments: I am requesting a FULL REFUND for not rendering services that were promised to me.
409	11/28/2018	Odaly	Estevez	Freeport	New York	Financial Education Services	I signed up for credit restoration services in August of 2018. The representative that i signed up with advertised this service to be very quick and effective (within 30 days). As soon as i signed up i put in a request for their Credit attorney to contact me, well we are in November and i never received a call from the so call credit attorney. I stopped paying their member fee because as of begining of this month not one response from any of the credit agencies, no follow ups from any rep. A total scam and false advertisement in their reps part

I requested a fulk refund on 11/9/18 after reading al their complains and people going through the same thing I was with them, a rep contacted me once left me a message and also sent me an email with his extension, well ever since i have been trying to contact him and cant get through his extension. I have sent him emails with no acknowledgement or response. --- Additional Comments: I would like a full refund of all the money i paid FES

410	11/28/2018	Samantha	Laine	Islandia	New York	Financial Education Services	<p>I have no idea how this company has an A+ rating on BBB. This company and its agents are extremely misleading. I decided that I wanted to repair my credit before the new year and I was contacted by an FES agent. She told me how the repair process works and I told her I'd possibly sign up at a later date. She went on to message constantly asking if I was ready to sign up. I decided to give it a go because I really wanted my credit fixed. She took my information and helped me start the process. I was excited and a few days later I inquired about becoming an agent. The agent coerced me into joining, saying that it would be very lucrative and I could work whenever I wanted. She told me that if I wanted to become an agent I had to do so immediately because you only get a few days to convert from customer to agent. She said I needed to pay for a M-CM- &#39;M-BM-^@M-BM-^\\licensing feeM-CM- &#39;M-BM-^@M-BM-^] (I never received this so-called license btw). I told her it was out of my budget but she said not to worry because I would quickly earn that money back quickly plus more money. I have a low salary at my current day job and I wanted to supplement my income so I decided to give this a try. The agents prey on people like me who don't make much money. They host events and seminars in low income areas and tell people that they're gonna make six figures from this business. This is far from the truth. I looked at the income disclosure statement for FES and hardly anyone is even making five figures. I also had no idea that this business was an MLM, basically a legal pyramid scheme. I was very much misled. The woman who recruited me is still telling people that they can make six figures with this business and that they can earn monthly bonuses and car allowances. Literally only the very top earners get this perk. They are pressuring people to join and making people who don't have much money spend what they don't have in order to fix their credit. Don't bother with this company. You can fix your own credit for free. --- Additional Comments: I would like a full refund. I want the money I spent to become an</p>
411	11/30/2018	Fulisia	Tialavea	Las Vegas	Nevada	Financial Education Services	<p>I joined FES with the impression that they were going to HELP me with getting my credit score. They advertised all these success stories and so, I wanted to get myself in order and improve my credit score while better managing my debt. The consultant that I had reached out to seemed like she was very caring and loved helping others reach their goals. So of course, I jumped on the wagon cause I too wanted to be a success story. Well, I'm very disappointed that I not only put too much trust into that person but this company as well. After signing up and paying my initiation fees, I've never heard from that consultant again. I've reached out to her on multiple occasions and I never got a reply. I feel taken advantage of, she knew how important it was for me to improve my credit and she used that to her advantage to gain commission off of me (how I feel). I knew that I had to put in work to help rebuild my credit, I just didn't know I had to put in ALL the work while paying fees. Another disappointing thing, when I called to cancel my services. The representative had asked me why I was canceling services, so I explained to her what I just explained above and her response was, &#39;well did you watch the video and what's your responsibility? It's not up to that agent, if you need support you call the company. Okay, so the agent isn't apart of the company? If you're recruiting/advertising services of a company, then you're apart of that company. I signed up/paid for services because I needed help. So why am I paying fees if I'm not receiving any assistance when I'm asking for help. I was already disappointed with the lack of assistance but that last telephone call to cancel made it worse. I'm just really disappointed and feel like if I would've known I would be doing everything myself, I could have saved my money and still did my own dispute letters on my own. I should've known better that this was a scam to get money out of me. --- Additional Comments: I would like a full refund of payments that I made. I'm dissatisfied with your services as</p>

412	11/5/2018	Shawn	Dawson	Snellville	Georgia	Financial Education Services	The agent told me it was \$188.00 total fee with \$99.00 as set up and \$89.00 monthly fee. If 188 is the total fee there should not be no monthly fee after I paid my 188. I contacted the company and got no help the sent an email stay for me to do all the work of communication with the credit agencies if that's the case what am I paying them for. --- Additional Comments: Full refund
413	11/28/2018	Frederick	Butler	San Francisco	California	Financial Education Services	This org is a complete scam. They sign you up for a hefty fee of \$188 than charge you \$89 per month for letters that are generic and you have to pay to mail yourself. Then when you get the results back they don't do anything. My customer service manager did nothing. She responded to text 5 days later with advice like "pay your bills on time", yet she had time to post on Instagram everyday about how much money she's making and her new cars. Presumably she is making a nice living scamming people out of money to fix their credit. The whole thing is a scam. They drag their heels giving out the letters and "processing them" to make you stay with them longer to charge you monthly to "monitor" your credit when in reality they do nothing. Also, the platform they use is horrible and ineffective. I want a refund. Nothing on my credit was changed and I can tell they didn't do anything because all the letters they sent were the same and I google the verbiage and it is identical from dispute letters drafts online. It wasn't tailored to my issue at all. --- Additional Comments: I want a full refund of my \$188 (September) plus \$89 (October).
414	11/27/2018	Ariel	Bakshandeh	Los Angeles	California	Financial Education Services	I was duped into this service because I was told that credit karma didn't depict an accurate representation of my credit report and my credit report would be much different than what it was on those website. Since I thought I wasn't getting good rates on things like car payments I went with the idea that this was true. Mind you credit karma showed that my credit report was high but, the agent who wanted me to join the business told me that it's false. So I decided to also become an agent myself to help other people with their credit problems as well. Turns out that credit karmas depiction of my report was accurate and my credit was in the excellent category. Then I saw other credit fixing places who charged less than FES. In total I paid \$388 for the services when my credit report was already in the excellent category and didn't need fixing. That was a waste of my money and I don't appreciate having the \$388 back because it didn't help in any way shape or form. --- Additional Comments: A complete refund of the \$388.

415	11/27/2018	Ariel	Bakshandeh	Los Angeles	California	Financial Education Services	<p>I was lured into FES thinking it was a free meetup event on finances. I was called by the field trainer (became my upline) and given a pitch by the sales director (my upline's upline) about all the wonderful benefits and the financial literacy. I was worried about the initial startup costs assured that if I worked hard I would make the money back and my upline assured me of that as well. I was also told that standard agent wasn't an option by the sales director and the company was going to get rid of that. After I ran out of my warm market and the webinars didn't work I was called by my sales director to attend an event and I said no. Then after that he was bullying, manipulating, and guilting me into attending it and even threatened to cut me off I am not his brother or his son so I didn't appreciate it. He even went so far as to tell me to get money from my family members to attend the event which is financially irresponsible behavior. Not only that he told a family who had a son on social security to sign up as agents all at the same time when they were struggling with bills. After I didn't attend the event he started showing passive aggressive behavior and insulting my intelligence. I called corporate and learned about some of the things he did were against compliance (like convincing the family on social security to join although I know I didn't make my initial investment back and he wanted me to attend the expensive conference). I introduced him to a trusted friend on a webinar and after that friend didn't join he called him a joke. I joined FES to help people gain financial wisdom and freedom and I ended up losing money, my peace of mind, relationships, and some of my integrity. All it did was hurt me financially and even psychologically. I just hope it doesn't happen to anyone else yet if I'm compensated and this is investigated I'd appreciate it. ---</p> <p>Additional Comments: I joined FES for a business opportunity not to be a part of an extra family to give me more stress and headaches to add to complications in my life. I would appreciate a refund for time and money lost.</p>
416	10/30/2018	Stephanie	Chambers	Linden	New Jersey	Financial Education Services	<p>I signed up with the company to be an agent and a credit repair client. I went to 2 meetings, sat in and listened to training and I started to feel like it was a pyramid scam. I decided to continue as a client and see if the program works. I am aware that I had many negative items on my credit report and I know the process takes time and does not happen over nite. I was never told that I had to do the leg work myself as far as sending all the documents I receive in but I avidly make sure its done. I send in ALL information I receive from the credit Bureaus right away as I should. I have been with the program for 1 year now and for the past 7 months nothing is being deleted from my credit reports. I have tried a few times to stop the program and it will not allow me to take my debit card info off. This company will keep hitting my bank account until their \$89.00 has been taken out. I dont understand why I pay \$89 monthly but I only receive dispute letters every 45 days. I recently only received dispute letters for 2 Bureaus and I could not get a rep on the phone to explain why. I emailed and received a response saying I did not send it in which I did. Also, there is an item in a dispute letter that was not even on my credit report for that particular Bureau. I started sending my reports in certified but that became costly on top of the \$89 monthly that I am seeing NO results. They advertise that they can get the negatives removed but mine are not being removed. Its been a year and I have invested too much money to see very minimal results. Again, I understand that I have alot of negatives BUT this is what this company CLAIMS they work well at doing. REMOVING the negatives. All they have done is REMOVE MONEY CONSISTENCY OUT OF MY BANK ACCOUNT. I feel like a year is long enough to see results. --- Additional Comments: A refund!</p>

417	10/29/2018	Kim	Ingram	Waterbury	Connecticut	Financial Education Services	see Attached document https://bluecomplaints.bbb.org/attachment/?c=13177320&#39;&#39;https://bluecomplaints.bbb.org/attachment/?c=13177320&#39;&#39;Click here to Get the File - use the Password: 96EDE852&#39;&#39;https://bluecomplaints.bbb.org/attachment/?c=13177320 --- Additional Comments: see Attached document
418	10/5/2018	Laticia	Palmer	Winston Salem	North Carolina	FES Protection Plan	NOTE: In addition to the complaint notes immediately below, the North Carolina Department of Justice (NCDJ) provided additional information in fields whose header titles are quoted and follow the complaint notes. --- County of Residence:Forsyth
419	10/18/2018	Courtney	Johnson	Louisville	Kentucky	Financial Education Services	My husband and I just got married and we are looking to improve our credit scores. So we were talking with an agent who told us all the things that FES does and how they help people like us. He sent us videos to watch and everything. He even told us that there was a promotion going on and that we could sign up for \$198 for us both. So we did because we are really wanting to have a baby and purchase a home soon only to find out that we have to do everything ourselves!!! Pulling credit, mailing and this and that. THEN to top it all off, this guy is an agent but didn't sign us with the company!!! He took our money and sent us a fake letter that doesn't exist with FES and when I contacted him he said no refunds. He gave us the run around and we have been taken for \$200. Not cool!!! We are wanting help not to be scammed!!! Also, we're doing all of the work so what are we paying them for?!?! FES even verified him as an agent when I called which is sad!!! He's scaming folks and still apart of the company!!! --- Additional Comments: I would like my \$200 back so that I may actually work with a good company for credit help!!! Not doing all of the work myself. Otherwise what am I paying for?!?
420	10/18/2018	Ronald	Robles	New York	New York	Financial Education Services	I am complaining about this program. Since June, my wife's friend introduced us to the FES program. The guarantee was that within 45 to 60 days, our credit report would change be resolved once we send in the disputed paper work to the three credit buerus. I did and got the report from the credit bureau, but no changes. We contact customer service, and more work was assigned to me. I had dealt with credit agencies in the past, and I got results faster with less effort, but they went out of business. I contacted my lawyer and review the BBB about FES. All results came to immediately discontinue with the program. So I did, but was not informed about a refund. I read the rules and I am entitled to have my payment debited back to my bank account. I WANT A REFUND. --- Additional Comments: Refund my monthly payment back to my debit bank card
421	10/19/2018	sharanda	patrick	Lynchburg	Virginia	Financial Education Services	I had paid for this service for several months. At the beginning of signing up for the credit repair, I was told that they done everything for me and I would see results. I had to be the one to mail off copies to the bureaus and when I received them scan them to them and they were supposed to update my credit file. I saw no results. I contacted several people about this and got the run around. I even asked for my money back. Every month they continued to take out of my account even after I told them to cancel services. I had to close my bank account. I just want my money back. --- Additional Comments: I want a refund for the money I spent in this scam.

422	10/17/2018	Lameece	B-KING	Victorville	California	United Credit Education Services	Obtained services in 12/9/2016 for myself and my spouse. We had to pay a start up fee as well as \$87 each for what we thought would restore our credit from being victims of fraud. From the start, we had issues with this company stating documents do not match credit file. REALLY?, This is probably because if we didn't do it or make the debts, it wont match, this went on for months for me and my spouse. Next, nothing ever got disputed from this company(we have our credit reports to prove our allegations, we were sent to collection agencies, and collection agencies and debts were reporting both on our credit), reps didn't address our concerns, we were being told wait 30, 45, 60, 90 days for typical results. Finally after paying the start up and \$87+\$87 from 01/17 to 08/17, we requested to cancel services repeatedly prior, as well as via mail explaining we were not satisfied, then, after requesting to cancel, they still attempted to take payments(we have emails, copies of request letters and bank statements) to show proof). To date, we have not received all of our money back from this company, we have copies of our written requests as well as some emails to verify. Its now 10/2018, seems extremely long to wait for a refund when this company has money back guarantee. We were not satisfied with our services as our credit got worse while paying. --- Additional Comments: Refund for myself \$87 and spouse \$87 monthly for services we were not satisfied with as our credit got worse as well as asking us to verify accounts and or produce paperwork to match fraud accounts when we were victims of fraud and several data breaches. We gave more than enough time for company to correct this and send us a refund in full especially being that we were victims and still are. Complaints will be and have also been filed with other agencies regarding this matter.
423	10/14/2018		Anonymous		Illinois	Financial Education Services	I was told that I was going to start looking after this child. I was told that he was mailing me a check and I was to keep \$500 for myself and the rest is suppose to go to the toy seller for this little girls toys. I took the check to my bank and they told me that it sounds like a scam so they sent it off for fraudulent testing and I'm waiting to hear back. IsVictim:true --- Initial Means of Contact: Unknown
424	10/3/2018	Chavanne	Jester	Fairburn	Georgia	Financial Education Services	This product is a scam to say the least. They consistency draft payment out of your account monthly without any results. You are repairing your own credit and not the agency it is a series of mailed letters that you must mail yourself. I want a full refund from this scam and pyramid scheme business. I didn't see any results in 90 days put paid well over 500.00 and not item came off my credit. --- Additional Comments: I want a full refund for false promises ,false adveristing and scamming my family out of \$500.00. Pyрмаid scheme is exactly what this is, I'm very dissapointed and hurt by the lies and false promises
425	10/1/2018	Renee	Neal	Snellville	Georgia	Financial Education Services	Company claims to assist with getting your credit clear and in good standing/this company never worded the documents correctly even though I called and advised them what to say. Nothing has come off my credit at all and I have been with the company since 5/2018. I have paid them every month and got nothing at all in return. My credit score was higher before I started with them and it has decreased since I been with them. --- Additional Comments: I would like my all my money back since I got nothing out of this service at all

426	10/2/2018	Twanna	Washington	Ocean Springs	Mississippi	Financial Education Services	I signed up with Financial Education Services in June of 2018 after my oldest son was murdered in hopes of trying to rebuild my life. This is a scam, a rip-off, and a waste of time. For \$89 a month I had to mail everything and pay postage. I had some issues with my credit report and I was told to ask for a credit attorney. I never was able to reach a credit attorney nor did I receive a return phone call from a credit attorney and I later learned that there are no credit attorneys. The customer service people are rude also and they tell you different stuff every time you call. I didn't realize that this was truly a pyramid scheme. They changed my due date without my knowledge and I was charged an overdraft fee from my bank plus they also tried to charge me twice in one month. I have cancelled my services with this company and I regret doing business with them. This is not a good company to do business with. This was truly a waste of \$356 :(--- Additional Comments: I would like to receive the \$356 that I spent because I can put this towards my son's headstone instead of dealing with a scam.
427	9/20/2018	Tammy	Rhuback	Irmo	South Carolina	Financial Education Services	i joined up with FES about 3-4 months ago, I didn't realize this is a pyramid scheme..Meaning someone got me to sign up, and they make money off me while my credit is supposed to be helped to be repaired. Of course I never heard from the salesperson or can contact them again...so after I sign up and not only am I charged 89.00 monthly but have to do all the work and mailing...NOT KNOWING THAT THE CREDIT BUREAU DID NOT RESPOND 2 TIMES, AND FINALLY ONE REPRESENTATIVE TOLD ME I SHOULD HAVE SENT MY DISPUTES CERTIFIED MAIL...NO ONE TOLD ME THAT...EACH AND EVERY TIME WHEN I CALLED CUSTOMER SERVICE THEY TELL ME SOMETHING DIFFERENT.....IT WAS A WASTE OF MY TIME DEALING WITH THIS COMPANY, THAT I WAS TOLD BY A REPRESENTATIVE THAT THEY HAVE NO ATTORNEYS, BUT TRAINED EMPLOYEES...I CANCELLED MY MEMBERSHIP WITH THIS COMPANY AS I DONT THINK THEY DO GOOD BUSINESS NOR COMMUNICATE WELL.....VERY UPSET WITH MY WASTED TIME....ANOTHER THING, AFTER THEY GET YOUR CREDIT REPORTS THE FIRST TIME, THEY DONT SEE THEM AFTER THAT AS MY SCORE DOESNT CHANGE ON THERE SIGHT, AND I NOTICED THEY WERE DISPUTED SOMETHING THAT WAS NOT EVEN LISTED WITH ONE OF THE BUREAUS.....HHHMMM.....NOT A GOOD COMPANY TO WORK WITH --- Additional Comments: I FEEL LIKE I SHOULD BE REFUNDED THE MONIES I PAID TO THIS COMPANY, AS WHEN I CALLED TO CANCEL THE WOMEN ON THE PHONE DIDN'T REALLY CARE WHY I WAS CANCELLING, SHE JUST SAID OK ITS CANCELLED....NOT GOOD....
AND NOW THE BUREAU THEY DISPUTED AN ITEM TO THAT WASN'T EVEN NEEDING DISPUTING, I HAVE TO DEAL WITH THAT, AS THEY ARE PROBABLY;Y WONDERING WHY SOMEONE IS DISPUTING SOMETHING THAT DOESN'T NEED TO BE DISPUTED....

428	9/5/2018	Charis	Jones	Temple Hills	Maryland	Financial Education Services	<p>I was asked to purchase credit repair services from Jon Gentry, and he conveyed that within 45 days that my credit score would be improved. However, after 3 months nothing was done to my credit. I paid an \$189 initiation processing fee with an \$89 per month fee. There was a delay in verifying my identity, along with mailing the brief descriptive dispute letters. After viewing my credit score remaining dormant for several months, I complained to the agent about this poor service. In fact, Mr. Gentry called customer service with me on the line and attempted to speak with a representative who too made up many lies and excuses for my report had not improved. I received the information from the credit bureaus, however this company expected that I print out, write, create and send off letters to the creditors. This was a waste of my time, and I felt extremely taken advantage of. In hopes of gaining resolve, I did not know, I asked for a refund, however they insisted upon me receiving two months free of services. I believe this company preys on customers who are need of assistance, and then makes it very difficult to obtain concrete evidence and support. This company strings you along, takes money from you, and then attests to making promises that never avail themselves. This is most certainly a scam. FES needs to be shut down. After speaking to what is said to be a supervisor and conveying the issues of lack of communication, overselling of product, falsified guarantees, I was reassured that this problem would become better. Mr. Gentry called and texted to apologize but at this point the damage was already done. Lastly, a few weeks after my credit score plummeted and I am struggling now to dispute these statements on my Equifax credit report by myself. Also, it appears that someone has stolen my identity through this service and now I am trying to secure the appropriate precautions to eradicate this issue. --- Additional Comments: I am requesting a total refund in the amount of \$634, which is inclusive of the \$189 initiation fee plus \$89 per month from April until August of 2018.</p>
429	9/5/2018	Christina	Sonnenburg	Longmont	Colorado	Financial Education Services	<p>I signed up for a protection plan with FES and paid the fees. I uploaded the required documents and followed all the actions that were needed to be taken by me. I was so convinced that I decided to become an agent and I signed up my mother under me also. I received and sent out my dispute letters to the three credit agencies and got confirmation emails from FES after I submitted the results of the dispute letters from the credit agencies. I did this with two sets of dispute letters. I was getting frustrated that no action was being taken, so I contacted my agent and another agent and was told i had the right to speak with an attorney from FES. I left a message and I was contacted from a legal representative from United Credit Education who told me at this point it looks like they could no longer do anything and if I continued my services it would really just be a waste of money. They instructed me on who to contact, in order to get a refund. I called several times and no one would help me. My mother, who I signed up under me, was able to get a full refund and she gave me the name and number of the lady to contact. She is no longer with FES. I am upset that I was told, as an agent, that we are to tell our customers that there is a 100% money back guarantee, which my agent told me, who signed me up and training material and advertisements, posts also say it. I really wanted to believe in FES and the services it provided and was told to hang on....just a few more days; (45-90) exact and it would work. How come my agent's student loans were removed and mine weren't....nothing different about our loans? I feel cheated out of my money. I feel like it's a scam and I paid \$445 (what I show; possibly more) for absolutely nothing. I am demanding a refund because this was an unfair practice and it has been very unprofessional. Also, FES operates under two different names, which is very suspicious and they are also billing under different names....one FES (Financial Education Services) and the other UCE (United Credit Education!). --- Additional Comments: I expect a refund or I will contact an attorney about the matter.</p>

430	9/13/2018	Tysha	Blake	New Rochelle	New York	Financial Education Services	In June if 2017 I spoke with a FES agent by the name of Chariss Glover in Atlanta Georgia while trying to gain help with tax fraud. For my 2016 taxes myself and a friend was defraud needed to refill our taxes. Chariss Glover assured us she as Experience dealing with this issue. We each made payments of \$350 each for this service. Every time we spoke to her the beginning she claimed she was almost finish with our paperwork. Then she stop communicating with us, we finally got in touch with her in January 2018 where she stated she was waiting for a case number from the IRS ans she submitted all our other documents. She also stated she was instructed by a level two agent to wait for a case number. I she explain she would file my 2016 and 2017 tax return together since we were in a new tax season. She only filed my 2017 and not the 2016. The last time I spoke to her two months ago she stated she was finish filing my 2016 and that she received a case number. She send me a tracking number for the package i was to recieve and sign. I never received the package and the tracking number was never active. She was also supposed to help me get a EIN number for my business the number that she gave me is invalid. Chariss Glover as been working on amending my 2016 taxes for over a year, a service that should take less than 1 hour. I also paid \$99 audit protection for 2017 and I was audit she never helped. Essentially I was scammed twice. She owes my \$449 for work that was never done, I had to pay someone else to help. She as not responded to any of my call, text, or email for two months, however she actively post on Facebook everyday. This company is a scam, they not only scammed me, but my friend and her brother in law as well. --- Additional Comments: I want my money back from this scamming company.
431	9/11/2018	Kristin	Boothe	Casper	Wyoming	Financial Education Services	I signed up for this program thinking I was going to work. Instead, I was paying to work! I spent HUNDREDS of dollars because it was an investment, instead, it was a scam! --- Additional Comments: I just want my money back!
432	8/19/2018	Melissa	Birchett	Detroit	Michigan	Financial Education Services	I signed up for this service thinking I was paying someone to help repair my credit. Instead, I was told to do all the work myself. I feel like I paid for a service every month and I was working for THEM. I never recieved any changes to my credit. When I decided to end this service; my credit score dropped. No word from the agent or company since. I believe this company is a complete scam!

433	8/17/2018	Tysa	Blake	New Rochelle	New York	Financial Education Services	In June if 2017 I spoke with a FES agent by the name of Chariss Glover in Atlanta Georgia while trying to gain help with tax fraud. For my 2016 taxes myself and a friend was defraud needed to refill our taxes. Chariss Glover assured us she as Experience dealing with this issue. We each made payments of \$350 each for this service. Every time we spoke to her the beginning she claimed she was almost finish with our paperwork. Then she stop communicating with us, we finally got in touch with her in January 2018 where she stated she was waiting for a case number from the IRS ans she submitted all our other documents. She also stated she was instructed by a level two agent to wait for a case number. I she explain she would file my 2016 and 2017 tax return together since we were in a new tax season. She only filed my 2017 and not the 2016. The last time I spoke to her two months ago she stated she was finish filing my 2016 and that she received a case number. She send me a tracking number for the package i was to recieve and sign. I never received the package and the tracking number was never active. She was also supposed to help me get a EIN number for my business the number that she gave me is invalid. Chariss Glover as been working on amending my 2016 taxes for over a year, a service that should take less than 1 hour. I also paid \$99 audit protection for 2017 and I was audit she never helped. Essentially I was scammed twice. She owes my \$449 for work that was never done, I had to pay someone else to help. She as not responded to any of my call, text, or email for two months, however she actively post on Facebook everyday. This company is a scam, they not only scammed me, but my friend and her brother in law as well. --- Additional Comments: I would like my money back I have already pay someone else for the same service.
434	8/20/2018	chauntia	ervin	Phoenix	Arizona	United Credit Education Services	Upon setting up services, I was advised that this company would help repair my credit by disputing all negative items on my credit report that were not suppose to be there or that were reporting incorrectly. That was not what happened. The company disputed all the debts that were discharged in my bankruptcy 2 years ago and once it was disputed it decreased my credit score 64 points because everything was then reporting as a valid debt rather than discharged debt. I contacted the company twice regarding the verbiage on the letters that were sent out and they assured me that, that is what needed to be stated in order to get it removed. Nothing was successfully removed aside from 2 inquiries that were already due to fall off because of the time frame expiration. Rather than disputing the incorrect addresses and 46 alias (incorrect spellings of my name) as I requested, they continued to dispute debts that didn't need to be disputed. I am absolutely disgusted with this company and the customer service rep was just rude and unprofessional. I will never recommend this service to anyone. --- Additional Comments: I am requesting a full refund for all the payments that I made for to this company begining March 2018 until June 2018
435	8/20/2018	D'Juan	Ervin	Phoenix	Arizona	United Credit Education Services	I was advised that this company would assist me with repairing my credit by disputing all the inaccuracies on my credit report, which would help boost my score. That was not done. They disputed debts that were discharged in my bankruptcy from 2 years ago and that information came back valid and dropped my score tremendously. Out of everything that was advertised to me, nothing was successfully completed. This was one of the worse decisions I have made. I will no recommend this company to anyone. --- Additional Comments: I am requesting a full refund for all the payments that I made to this company begining March 2018 until June 2018

436	7/24/2018	Ronald	Eggen	Opa Locka	Florida	United Credit Education Services	Terrible service for \$89 a month no updates no response to emails a paid service for something you can do for Free . --- Additional Comments: I believe that they misrepresent there services all they did was send me a fancy pamphlet claiming that they restore your credit..then they disappear without a word but take \$89 a month out of my account.
437	7/11/2018	Melissa	Wartman	Canton	Ohio	Financial Education Services	This is a scam...I was with another company for months it was a little slow but I had results. A friend started selling this junk and I fell for it. I should've known as soon as i signed up it was bs...as ...they sent me 100 things to do... and i had to print my own credit report and send to them, ...then i was gonna have to mail my own letters monthly..so what was i paying 89.00 a month for? &br /&Well after the first month my account still wasn't active nothing had been done and when I fb my rep to cancel he sent a ...lol... message with a customer service number no one answers...runnnnnn....scammmmm... waste of money.. ..i'm going back to Lexington law --- Additional Comments: Full refund!
438	12/18/2017	Donovan	Haigler	Elmsford	New York	Financial Education Services	Individuals edifying this company and one another under the guise of helping people repair their credit for a one time fee of 99 us dollars. Also, stating how to become a member and start a franchise with them for a fee of 288 us dollars and have the opportunity to reap an incentive in the form of an Audi automobile. Very elementary structure! IsVictim:true --- Initial Means of Contact: Unknown
439	5/10/2018	Monica	Oliva	Springfield	Missouri	Financial Education Services	I paid for this company to assist with credit repair. It's been 10 days and I have not gotten a call or a email. I have not heard anything from them and I called the recording states closed for a meeting. The woman who signed me up has been nasty and rude with me and states she isn't getting commission so I need to trust the process but there has been no process. She asked me to text a photo of my SSN card and my DL to her cell phone! When I ask for updates she says she's at her part time job. I requested a refund and she declined stating contact the company. I've made several attempts and I am getting no results, no calls, no help whatsoever. After ready the REAL reviews I realized I've been scammed out of my money! I have tried over and over to remove my credit card information from there system and it will not allow and I do not want my account to be charged yet again for a service I am not receiving. --- Additional Comments: A full refund of my money and a notorized letter stating my SSN, ID and credit card infor will be discarded.
440	6/27/2018	Andrew	Leston	New York	New York	Financial Education services	This scam is run by a criminal named Robert Hinkson. He has a history of identify theft (google him). He is promising credit repair when the goal is to obtain your social security number and identifying information while charging you a monthly fee. IsVictim:false --- Initial Means of Contact: Unknown
441	6/4/2018	Jarmecka	Kelly	Indianapolis	Indiana	Financial Education Services	This company is a ripoff.They take your money and promise positive results within 45 to 60 days and I have not seen one positive result after making my initial down payment and 2 additional payments.Also it is very hard to talk to someone which is unprofessional when they are taking my money.They want money,money,money thats it. --- Additional Comments: I would like a refund since I have not seen any results at all like they promised!

442	5/23/2018	Maiya	Skye	Washington	District of Columbia	Financial Education Services	This company is a waste of money and time. I sent in my correspondence after 2 rounds of disputes. my account was never updated nor was my score ever updated since I signed up. I used a separate service along with FES protection and realized my credit score change 4 times within 5 months. FES never alerted me to any changes to my credit file. If I never used the second company, I would not be up to date about whats happening with my credit profile. They hesitate with answering their company phone. I've waited on the line in excess of 20 mins at times and forced to leave messages. You have to go through departments not related to your situation just to get an answer on the phone. I paid these people about \$640 over 5 months and I have nothing to good to say or show about signing up with this company. --- Additional Comments: I want other to be aware of what their really signing up for.
443	5/21/2018	Thomas	Webster	Gibson	Florida	Financial Education Services FES	spoke David Marquez through social media he is advertising he can delete student loans off your credit. Asking for money up front to repair credit. once you student loans and tax liens are removed the government is not allowed to put it back on there. false advertising, Scam he isn't telling individuals they can do it on their own. he is also telling them he has attorneys all over the us that know the laws.
444	5/15/2018	Lynnette	Kramme	Bradenton	Florida	Financial Education Services	This company promised me I would see some results in 45 days. At the end of 30 days they still had not even processed and validated my identification documents. They charged me \$189 for the first month and promised me letters that I could send out to all of my creditors and never even got passed the identification validation. However, even though I was given the excuse that they could not validate my identity enough to send me the letters they accessed my credit information at all three credit companies. I do received another hard inquiry on my credit which could keep me from qualifying for my home and nothing else that I was promised in the contract that I signed. Customer service was unable to do anything but cancel my membership without even offering any kind of refund and I am unable to reach any kind of supervisor or management. I am told by the customer service rep that they will ask someone to call me back at a later time. --- Additional Comments: I believe that since this company did not meet any of the conditions they agreed to in a months time they should provide me a refund and remove the inquiry from my credit.
445	5/7/2018	Samantha	Jenkins	Hinesville	Georgia	Financial Education Services	I paid this woman over 250 to fix my credit and her company did nothing. She took my money and then blocked me. --- Additional Comments: I would like a refund and also money to pay for another credit Specialist
446	5/4/2018	Tatia	Greene	Claymont	Delaware	Financial Education Services	it has been several months and several hundred dollars and nothing was done.. Instead of my credit being taken care of nothing was done. Only thing they did was take 89.00 dollars out of my account for 3 months plus the 288.00 dollars to start everything, with nothing being done . I have called several times and got shuffled around and put on hold for time up to 28.06 min. When i did talk to someone it was a Erin P, who was rude and unprofessional.. this isn't a company i would tell anyone about .. --- Additional Comments: I want a refund and for the company to provide better training to their workers

447	5/8/2018	John	Choi	Sacramento	California	Financial Education Services	I was sold on FES Credit restoration services by an agent named Percy Jones in Sacramento California. Percy's phone number is 916-992-4772. Percy sold me on this service and at the very beginning said if I was not happy with the services that I would get my money back guaranteed. 3 months into it, I was not happy so I called the corporate office and they said the money back is only within 3 days, when Percy Jones didn't mention that. After speaking with Percy the sales agent he said they offer money back AFTER 90 days. I don't know why it would be after 90 days and the corporate office saying 3 days. I was lied to, and given false hopes and expectation and after speaking with Percy Jones today, he basically is refusing to help me resolve this issue. I do not want free months or anything else. I want to cancel my services and get a full 100% Refund!!! --- Additional Comments: Refund of \$178.00. \$89.00x2 Months. And cancel service
448	4/17/2018	Gwendolyn	Sanders	Florence	South Carolina	United Credit Education Services	I enrolled with this service on 4/9/18. I have tried repeatedly to contact this company via telephone numbers listed on their website to no avail. I began calling on 4/12/18 to inform them of my intent to cancel and have called each week day since but again was unsuccessful. I am becoming increasingly concerned because as a part of the enrollment process, I reluctantly submitted my W2 with my SSN to verify/confirm my identity. There is nothing at all on the website to tell consumers how to dis-enroll. I googled to see if I could find out and it referenced me back to the same customer service number that I have called repeatedly. Although I can't be sure, this company appears to be scamming people. --- Additional Comments: I have 3 requests: 1. For all of my personal information to be removed/deleted from all websites associated with this company. 2. For a letter from this company stating they have dis-enrolled me and deleted my personal information from their computer system and will no longer pull my credit report or contact me. 3. For a full refund of \$89.00 deducted from my checking account.
449	4/20/2018	Yvette	Burke-Forehand	Bronx	New York	United Credit Education Services	I'm trying to cancel this service (credit restoration) and I have been unable to reach the company . They are charging my checking account \$89 each month . I want to cancel this service because I'm unable to reach a live person to assist me with my questions and concerns. I want to cancel this service and have the company cease taking out there fees from my account. I'm starting to think this is a bogus company. I cannot reach them on the phone or by email. --- Additional Comments: I want my funds refunded to my account and this account closed. The company is not providing the service and I am unable to reach a live person.

450	4/17/2018	Kanesha	Price	Dallas	Texas	Financial Education Services	I signed up for a protection plan with FES in March and paid the fees. I uploaded the required documents and received an email the same day saying that had been received and if they couldn't use them I would be contacted. Over 2 weeks passed and my ID documents still hadn't been processed. I reached out the agent and was told that my ID documents were being processed and my paperwork (dispute letters) would be delivered to me by the weekend. Well, the weekend came and I still didn't receive anything. I visited the site and sent an inquiry about the timeliness of the ID processing. I requested that my account/services be cancelled and that I am issued a full refund. They responded over 2 weeks later. They disabled my account and that was the only correspondence I had received. I sent another email requesting a refund and still no response. I decided to call and was given the run-around. The representative told me that my account was disabled (as I was already aware) and that they could not issue me a refund because and I could get a month free. This would not benefit me any, again, I was not able to use the services I paid for. I then asked to speak to a supervisor and was told they would give me a call back by the end of the day. The end of the day came and went and I did not receive a phone call as promised. I reached out the agent whom I had direct contact with and I'm pretty much getting the same thing from her. She told me it was an unfortunate situation and that she would reach out to someone. It's been about a week and I haven't received any firm answers from her either. She tells me she will get back with me but she never does. I have sent her about 2 follow-up texts and continue to get the same response. I feel cheated out of my money. I went about 30 days without being able to utilize the services/program they advertise. I feel like it's a scam and I paid \$188 for absolutely nothing. I am demanding a refund because this was an unfair practice and it has been very unprofessional. --- Additional Comments: I am wanting a full refund that I previously
451	4/23/2018	Kelli	Kimbrough	Germantown	Wisconsin	Financial Education Services	I joined on March 9, 2018. I submitted my documents on 03/28/2018. I have called Customer Service for 2 weeks straight at different times of the day and have got no response. I don't know if my account is even being worked on but I've made two payments so far with no return call after I left a message and no return email after I reach out through email. I am very Leary about the company and the customer service. I don't want to be making a monthly payment to a company that doesn't communicate with customers. They have alot of agents pushing this program and product, but no one is available to answer my questions. They have no issue taking money from my account though. I wish to cancel and receive an immediate refund for this months payment since I've been trying to reach this company literally all month. --- Additional Comments: Refund of money, cancellation of account and a copy of the dispute letters that I definitely should've received by now.
452	4/12/2018	Shaniqua	Sparrow	Raleigh	North Carolina	United Credit Education Services	Company guaranteed to raise my credit score last year 2017. Wasn't successful. I been trying to contact the company for a month now via phone and several emails and the company will not respond. When you call the company , you get no answer. You are on hold for 20+ mins and can't not speak with anyone. My login information on line do not work either. They take \$89 a month autodraft with no service. --- Additional Comments: Refund and cancel my subscription!
453	4/2/2018	daniel	Rios	Los Angeles	California	Financial Education Services	enrolled in their services but within three weeks they couldnt approve my documentation so i decided to cancel and requesting a full refund. Company has yet to answer my various emails sent weeks ago regarding a refund. --- Additional Comments: Full refund

454	3/28/2018	Travis	Holmes	Memphis	Tennessee	Financial Education Services	This company has just been taking my hard earned money, they have yet to update my account with accurate information pertaining to my credit file, they have put no effort into my account at all, for the past two months they have sent me the exact dispute letters word for word, including items that I worked on my own behalf to have removed from my file, this is how I know that they're not actually looking into my account, they just send out automated letters every month. I've done more work on my own behalf disputing items because of the company's lack of attention shown on my behalf --- Additional Comments: I would like a portion of money paid returned to me for their failure to provide adequate service, I've had to call them several times within the past 2 months to let them know of the errors on the company's behalf
455	3/8/2018	Midley	Trevil	Lawrenceville	Georgia	Financial Education Services	I was introduced to an FES agent by my Realtor. I was partnered with Natasha an FES agent but didn't have a clue about what she was advertising for me sign up. So, she connected me with Shmiko. I entertained speaking with them in hopes of resolving Credit issues preventing me from obtaining a morage and/or other credit opportunities. After the sales pitch, This is where it all became a bit suspicious. You see FES is known for preying on single moms with less then perfect credit. I signed up with the service on 8/27/2016. Shmiko assured me that joining FES would benefit me and how she would show me the ropes blah blah blah. Well, I had gotten sick and didn't keep up with the service but yet when I signed up I paid 99.00 + 87.00 until January 19, 2017 to advise shimko that I haven't heard anything from FES nor received any credit reports. She then stated she would contact the corporate office. She was able to speak with a person name Nicole who I have been working with up to date with the services to my Account. What really frustrates me is being told by the agent that singled me up Shimko stated FES isn't like Lexington law firm and would not dare keep a member on a service and they do a 90 day review or fair assessment process where they review the account status and progress. I contacted Shmiko expressing my displeasure and she con me to believe that I needed to stay on this program much longer. Well, I complied and continued to work with Nicole from 1/19/2017 unit up to date. My account has the same lingering information with the same Slow status I have had since joining in 2016, and we are in 2018! So you do the math 99+87 initial setup and paying 87.00 for 2 damn years I am not satisfied with the service, I have spent so much money for a product and service that clearly isn't the right fit and I have expressed this concern with FES agent Nicole and she's been basically down playing he experience. Well I am FED the hell up and now I want action. Nicole claimed Abe her supervisor will reach out to me. Well, I do not want to continue this dame service anymore. These people are scams and cons. I wasted 2 in half
456	3/22/2018	Anthony	Claussen	San Pablo	California	Financial Education Services	It seems as if I signed up for a non communicative company that just takes money out every month. I was told that my credit score would increase within a month and I would get continuous updates and be able to monitor my credit efficiently and accurately. The only notice I have ever received was stacks of letters from creditors saying I wasn't approved for car dealerships I have never even visited. Took about 2 months for me to get a reply back from Equifax about claims being updated and not deleted like I was promised. Feels like I wasn't getting anywhere with this company. --- Additional Comments: I would like to be refunded my sign up fee + monthly fee, equaling to \$227.

457	3/15/2018	alejandro	santistevan	Denver	Colorado	Financial Education Services	Despite multiple attempts to contact I was unable to cancel my service, there is also nowhere on the website to cancel these services. Phone calls are put on hold then left to a message machine when no answered. Financial issues shouldn't require 2-4 weeks for resolution this could leave people homeless or even dead when mischarged etc. These practices might not be illegal but should be readily known to current and potential customers. --- Additional Comments: I just desire that people know this company's procedures so they can decide whether to deal with them or not.
458	3/20/2018	Takayla	Otis	San Pablo	California	Financial Education Services	I was referred to FES by a car salesman after a rejection of low credit. The agent made a promises that my credit would get resolved and I would see all of my collectors gone within 30 days. I made an account with Smart Credit to keep an eye on my credit score since the agent told me that Credit Sesame was not reliable and inaccurate. Get to the page where its supposed to show my score and history, and it says 'unavailable please contact customer service'. Took about a month and a half to receive letters from Equifax and Transunion noting that EVERYTHING on my credit score was gone. That gave me a sigh of relief until I checked my credit on Credit Sesame and it went from being in a fair area to 0. I have spent \$178 and I feel like it is a waste. There is no communication within anyone other than a site telling you when you'll be billed. Tried calling and wait time was 10 minutes, within 4 minutes on held I was told no one can help me and to leave a voicemail. --- Additional Comments: I just want to cancel my membership as I feel like it is just me wasting money I actually need on false made promises and receive a full refund of \$178.
459	3/6/2018	Phelisha	Johnson	Tempe	Arizona	Financial Education Services	I was with this company for 3 months and was told that I would have results by then. I called multiple times and in the course of those three months, nothing was done. I requested more letters to be sent they said they resent them to this very day I have never received them. Their representative stated that they have a money back guarantee well they never gave me my money back all though they never actually did what they claimed they were going to do. Not to mention this has the workings of a pyramid scheme. Everyone is told to sign up and then begin selling. i refused because I wanted to see what I was selling before I began. The allure of this company is to get negative things off of ones credit report well that is not at all what they do. They take your money and do nothing on their end calling it a good days work. All the while more people are continuously signing up. --- Additional Comments: I would like a full refund as they stated money back satisfaction guaranteed. I have contacted them multiple times and I have not been refunded. I wasted over 400\$ with this company that for them is a get rich quick scheme. I am obviously not satisfied. I should not have had to stay on them constantly to do the job that they were hired to do. all of which they failed to complete. They did, however, feel entitled to keep my money.
460	3/14/2018	eurlreka	burks	Memphis	Tennessee	Financial Education Services	I signed up for this product feb 23rd/24th after seeing advertising on my fb page. however since i have paid my 188\$ set up fee i havent heard anything about my credit being worked on or fixed. only thing i received was a email telling me to create an acct. there should be some type of communication skills towards the customers, i havent heard ANYTHING since i paid my set up fee. i dont know if my credit is being worked on or not. --- Additional Comments: i would like a refund, i would like to deal with a company that communicates with me, not just take the money and send me a website to sign up for , and not hear anything back.

461	2/1/2018	P Douglas				FinanCIAI Education Services	Fishing for stories today, a lovely lady was advertizing credit repair services. I was distracted by her friendly approach, which for me should be normal. In this case which I see issues that should be checked out. My friends that are known or unknown are here to on some pages on ftc I see wonder why? TM issues too on questionable site of previously mentioned flag. This should lead to special relationship with business overseas that understand what they are doing this for. Trust me I err on the side of caution, maybe it is nothing but more bis. There needs to be more transparency not less. Thank you. PDouglas?TOPIC:Referrals
462	1/6/2018	Linda	Williams	Conyers	Georgia	Financial Education Services	I was introduced to an FES agent by my Realtor with the hope of resolving a tax lien issue preventing me from obtaining a mortgage. After the sales pitch, I made the downpayment. They collected more more money than promised, but the sales agent Ms. M. called and had it reversed and corrected. They required me to expedite the process by electronically signing my contract to begin services. Approximately 4 weeks later, I received the first round of dispute letters. They were sent to me via US mail for me to mail out to creditors. I was upset by this because it took so long, they did not provide envelopes or postage I felt ripped off since I had now paid them \$200. I continued by signing the letters and mailing them to the three credit bureaus. I made a call to the legal department asking them for assistance with a tax lien issue I had with the state of Maryland. They returned my call and left me a message that they wanted to wait until the first round of letters were processed. I waited. 1 month later (I have now paid \$300) I scanned in the credit reports and emailed them to FES. I received an email stating that they could not read the format. So I mailed them by US mail. After not hearing from them, I called (now month 4) and they said my next round of letters were being mailed. I was upset by the service I received and they had the President of the company call me. I discussed my frustration about the tax lien issue and that I requested that they begin work on that issue immediately. He stated that he was from Ann Arundel County Maryland and was somewhat familiar with the state tax lien system. He persuaded me to stay with the program. I called again to ask the legal department if they could help me resolve the tax matter now that the first round of letters were processed. They told me...'If I did not want to wait on their process, then maybe I should call Maryland myself'. I never received the 2nd round of letters by mail. I have an email trail to support this. I stopped --- Additional Comments: I want a refund of all of my money paid. I asked for help with tax lien and never received it. At a minimum I will accept a
463	12/1/2017	Aleen	Herring	Vass	North Carolina	FES Protection Plan	NOTE: In addition to the complaint notes immediately below, the North Carolina Department of Justice (NCDJ) provided additional information in fields whose header titles are quoted and follow the complaint notes. --- County of Residence:Moore
464	11/27/2017	Shannon	McGhee	Arlington	Virginia	United Credit Education Services	A sales agent told me that we could meet for a M-CM-'M-BM-^@M-BM-^ NO HOMO ConsultationM-CM-'M-BM-^@M-BM-^] this agent is located in the state of Maryland and is representing your company.

 --- Additional Comments: Agent fired or I will begin lawsuit for discrimination
465	10/27/2017	barbara	irwin	Las Vegas	Nevada	Financial Education Services	company claims they give 100% money back. full of crap. they don't give anything back.
Their services do not work. I have been trying to work with these people since January and nothing. Nothing removed from my credit, nothing at all... half the services they claim do not even exist. they don't have an attorney to help you, no rental credit building, nothing works. they take peoples money who are vulnerable and are just looking for help... and screw them --- Additional Comments: of 100% of my services paid. Since January 2017- October 2017. I asked them to stop billing months ago and they continued

466	10/24/2017	Crystal	Busacco	Brooklyn	New York	United Credit Education Services	This business has ruined my credit its drop 100 points in one week I am currently doing my best to bring it back up I called and emailed to cancel service since they don't have an option on the many websites they are running I was charged an advance fee \$189.00 the first month and 89.00 twice after that and still no luck on getting this cancelled. --- Additional Comments: I just want a refund I stuck it out for one month because the agent said my score would go up and it still went down after paying them all that money and they still taking money out after I expressed I wanted it cancelled
467	9/21/2017	Janice	Hart	Charlotte	North Carolina	FES Protection Plan	NOTE: In addition to the complaint notes immediately below, the North Carolina Department of Justice (NCDOJ) provided additional information in fields whose header titles are quoted and follow the complaint notes. --- County of Residence:Mecklenburg
468	9/5/2017	victoria	mendez	Cabo Rojo	Puerto Rico	Financial Education Services	Offering to remove bankruptcies, repossessions, and inquiries on report illegally and out of state taking advantage of consumers. --- Additional Comments: close down or warn consumers of scam consumer protection!
469	8/31/2017	Tiffany	Coty	Dunlap	Tennessee	Financial Education Services	I am a member of financial education services and am being told by a large amount of people that this is a scam. I need someone from the bbb to please contact me in regards to this issue. --- Additional Comments: I want answers
470	8/11/2017	LaVonda	Johnson	Cincinnati	Ohio	Financial Education Services	I signed up for this service 5/16/17. The cost was \$188.00 for help with credit services. They asked me for my personal information i.e-social number, drivers license. They sent the letters to me, along with my driver's license so that I could send in the dispute letters. First the dispute letters, were recopied over and over again, my name was just plugged into the letter, it wasn't professional, it didn't have a personalized tone to the letter. All of them had the name of the creditor and my name. I was appalud when I saw how unprofessional the letters were. I was told that the first set of letters I would see no results up to 60 days. In between the 60 days, another payment was due on June 6/16/17. I had called the sales rep, that I decided to cancel the day before (6/15/17). I was given evasive answers to my questions and I couldn't figure out how to cancel. Well, the very next morning, my account was hit for the \$88.00. I had to call the customer service rep and I told her again that I wanted to cancel my services. She informed me that if I was to cancel, I would no longer be able to see my credit report OR all of the other services that they offered i.e: 401k benefits. I told her, my employer already offer these services to me. I just need to cancel. So, she did. Then the Vice President of the Company called me-Alicia Gaines. She wanted to know, as to why I was canceling via through a text message.
I called, text and emailed her with no return call, text, or email. She never acknowledge me. My goal was to get my money back and to tell her personally what my issues were with the company. I feel certain that this is a money scheme. They take your money, don't fulfill the promises and you can't get any more help until 60 days. After you have made 2 payments in between the 60 days. Everything that this company supposedly says that they can do for you. ANYONE can do for him or herself. I was told that there was NO refund, so I'm out of the money that I put in. --- Additional Comments: I want my money back for services, that didn't help me at all.

471	8/7/2017	Latessa	Williams-Jackson	Memphis	Tennessee	Financial Education Services	<p>Back in May, I enquired about Credit Restoration services from agent Sherman Brown (whom I previously went to church with) and he told me that he still worked on Credit Restoration for people but referred me to a lady close to him named Niki Brown. Sherman then proceeded to give me Niki's direct cell number to call to inquire about the Credit Restoration business. I talked to Niki on the phone for over an hour and she gave all sorts of hopes and promises, telling me about FES but stated that she had tactics that she did extra and above what FES does for their clients. Niki promised and stated that she could help me turn my credit situation completely around. With that being said, I had a high hope and faith in the possibility that she could do just as she stated she could and within 90 days. She mentioned to me that I would need to email or text her my personal information to sign me up and I was not comfortable with doing that so I asked if she could send me a link where I could sign myself up and she sent me a link that was attached to Sherman Brown as the agent instead of herself. At first, this was a red flag for me but then I overlooked it because I thought to myself 'Hey, maybe she wants Sherman to get the credit and commission since he referred me. So I signed up and enrolled on 05/25/2017, emailed my SS card, Driver's License and Proof of Residency over to the FES support link. Per FES, my dispute letters were sent out 6/01/2017. By 6/12/2017, I had not received them so I called Niki whom told me 'Oh I did not know you even signed up. I thought you changed your mind or backed out.' I then told her no and that I figured she would have or know that I enrolled on 5/25/2017 but it made since that she did not since she gave me Sherman Browns info instead of her own. By this time, I am disappointed and felt like I was being scammed so I called Sherman to let him know that Niki was not helping and that I was getting no results. He calls Niki and Niki tells him that she would have to give me a call 3 days later. Somewhere in the midst, Niki calls Customer Care and have them email me my dispute letters which I received and</p>
472	7/21/2017	Kaleisha	Johnson	Bossier City	Louisiana	Financial Education Services	<p>This company sales the service of repairing credit with a guarantee and does not legally perform this service. I signed up for services with this service and they and their tactics for removing credit items from your report only temporarily. The company sends out letters that state all the accounts on your report do not belong you to you or that you had no dealings with the company without contacting you to verify the accounts on your report. The credit bureaus will remove the items while the accounts are being investigated but once the investigation is complete the accounts return to your credit report. The company simply responds by telling you to ignore the phone calls and letters and do not comply once the companies begin to call to ask for verification. --- Additional Comments: Investigation of the company. Stop them from selling lies to people and them sign up to be harassed by companies. If they cannot honestly and legally conduct business they should not be allowed to do it.</p>

473	7/18/2017	John	Doe			Financial Education Services	I first learned about Financial Education Services through my aunt who had been with the company for a few months now. At surface level it seemed like a great company but being the skeptical person I am about work at home opportunities and high money making potential, I decided to check it out. First off, this is a company that claims to fix it's consumers' credit and also includes a comprehensive Protection Plan Membership(PPM) in the monthly fee which is \$89. That Membership includes Credit Repair, Lifelock Identity Theft Monitoring, a Will/Trust/POA, access to Credit Attorneys, a Financial Lockbox, etc. in that low price. How does my aunt and other agents make money in the business? Simple. They enroll agents and customers and get a one time commission from each (plus monthly residual income from each) as long as that agent or customer purchases the PPM and makes their monthly payments to VR Tech. Credit Repair takes about 30-45 days per cycle and continues until the customer cancels. It sounded great so I enrolled in the company on June 23rd for a total of \$288 as an enrollment fee plus my first monthly payment of \$89. Everything was fine until I decided to ask questions that my agent couldn't answer. I do not like how the company promotes just bringing in the customer and allowing the higher ups to answer their questions. That sketched me out so I decided to do thorough research on the company myself before bringing in customers or other agents under me. My main questions were whether or not the attorneys that handle the credit profile disputes were licensed, how the process works, whether or not this was a scam, and whether or not this is a pyramid scheme. The first two questions were easiest for me to find answers to, but the last two aren't. It is easy for another agent to tell me that the business isnt a scam (FES has an A+ rating on BBB, as well as United Credit Education Services whose unlicensed employees handles the disputes, and so does Michigan Consumer Credit Lawyers who are the licensed credit attorneys that handle debt harrassment and erroneous
474	11/27/2016	Kashira	Robinson	Beaumont	Texas	United Credit Education Services	I signed up for services in July after being informed by the agent that the company would be able to remove negative items from my credit report even if they were accurate (I specifically asked). I went on to pay my payments on time for 4 months, during that time I received dispute letters and sent them out, nothing was ever removed from my report all the disputed info was validated by the agencies reporting it and after 2 cycles of this I saw I was wasting my time and money. Not only did I waste my time and money I feel as if the agent wanted me to do illegal things like sign up for a site that reports rental info to the credit bureaus although I advised him I do not rent his response was it would boost my credit score. I also was not informed that my credit report would be pulled as a hard inquiry which would drop my score as well. --- Additional Comments: I want a full refund of the \$348 I've spent so far as I was advised this company offers a money back guarantee, and the credit inquiry removed.
475	4/2/2017	Betty	King	Memphis	Tennessee	Financial Education Services	I talked to one of the FES representatives explaining that I only wanted to try them out for 1 month. And, I notice that not much had changed on my credit report. So I did not call them back to keep the service. But later I noticed that they had been debiting my bank account for 5 months. I did not know it was them at first, because I did not know they were called FES. Being a senior citizen, it is not always easy for me to keep track of my bank account. This company took 5 payments from me without my consent and there were almost no changes to my credit report. I reported FES to my bank and they refunded 3 of these payments. But the other 2 payments were not refunded because they were done over 3 months ago. --- Additional Comments: I need for FES to refund those other 2 payments for those unauthorized charges.

476	4/17/2017	Gerardo	Herrera	Arlington	Texas	Financial Education Services	An agent for this company gave my son her card my son gave me her card. I was wanting to fix my credit I contacted this agent explained their services and how they would be able to help me, several times she called to set up a time when she could come by, But never showed up. I was told I would receive a package, I never received. Okay the U.S. postal services didn't work let's try the internet...again nothing they even tried to my Phone...nothing. But they had NO problem deducting their money every month, meantime I'm thinking okay maybe they are doing something because the calls stopped even though I never received my welcome package. But I've tried many times trying to get a corporate number, none of my calls returned. I finally after a long wait and a person who kept assuring me that the emails were delivered and opened. I was wanting them to refund my money, make them aware of the crappy service I received and for them to stop taking money out of my account. I'm unsure if what they claim to do for your credit score etc is true or not, But I didn't get what I was promised. I paid four four months all they would refund was two, plus two free month's of service. The agent representing this company did not do a good job, then the person arguing with me when I finally was able to contact the corporate office leaves me questioning the authenticity of the business. --- Additional Comments: I wanted a full refund, But they claim to have a nonrefundable terms. How would I know unfortunately the local agent representing this company never showed up.
477	1/6/2017	Steve	Sunn	Clearwater	Florida	United Credit Education Services	I was told that if I did what they said, after 1 year I would have a credit score over 700. I did what they said, and I am not over 700? This was supposed to be a money back guarantee. I contacted them to ask how I go about getting a refund but the didn't get back to me. Maybe this will be the way to get their attention. I took screenshots of my current credit scores and offered to send them in as proof, but again no one contacted me. --- Additional Comments: I would like to get a full refund as per the agreement.
478	3/16/2017	Nitoshia	Mitchell	Tucker	Georgia	Financial Education Services	Products and Privacy is the concern. FES and UCES claim that your confidential information will remain confidential. They want your money and your time. They say they have a training program, but they disappear because they are uncertain on what to say. They know your credit is amicable but instead of doing what's right they want you to sign people up for their program, and you don't even get the reimbursement that you should be getting for the infringements, you will only get your money back and the benefits if you sign people up for their program. Then someone in their organization used my identity because I was no longer interested in promoting their company. Very disrespectful to someone who did try to assist with the program honestly. It could have been helpful for people who do see the benefit their service, but they've shown that they can not be trusted. --- Additional Comments: I would like a refund to be issued. I would like to no longer be contacted by FES and UCES's telemarketers and other 3rd party, affiliates, associates or any other person trying to get me to buy into their program. I would like for the information submitted to FES and UCES to be discarded confidentially and I would like something in writing from their founder and co-founder/CEO stating that their will be no more use of the information that was submitted to them to be used for fraudulent purposes.

479	10/19/2016	Tonya	Lee	Macon	Georgia	United Credit Education Services	I was told when I first started this program that I had 5 rounds of disputes for credit delinquencies effecting my report. At no time was told there was a time limit to have all of the rounds completed. Since I began the program, I moved from my previous address and was contacted by the company due to returned mail. At this time, I was on my 3rd or 4th round. I called the company back and confirmed I had moved. I verified my new address then sent in the verification to confirm my address. I have waited months with no reply. When I called back was told as a 'courtesy' they could send out one round of disputes. That is not what I paid for. I want every round that is owed to me. On top of that, the representative I spoke with was very rude and made the comment, a year later. --- Additional Comments: I would like to have the amount of disputes I was promised and not one courtesy. I still have two more rounds that have not been completed
480	12/27/2016	Alisha	Bumgarner	Bedford	Ohio	Financial Education Services	signed up for credit repair in October 2015 for myself for 299.00. FES was supposed to continue to send dispute letters to the Credit agencies until October 2016. They stopped on April 2016 because I canceled the will & trust monthly payment of 89.00. When I called to complain they informed me that because I canceled their other services they would no longer help me. I advised tem that I was not told that when I initially signed up in October 2015 that the 299.00 paid for the credit repair. The manager Abe stated he would start sending the letters out again for credit repair in April 2016 never received them. Then prior to that I had signed my husband up for the same service only his plan was 399.00. We paid 299.00 and owed 100.00 that was put on a payment plan until the 100.00 was paid in full. However, they not only took the 100.00 out but continued to take money out of our checking from April-December 2016 for a total of 351.00. My husband just recently received his letter in October. I called to complain the first week of December spoke to a manager name John Doyle and promised that he would fix everything he would send the credit dispute letters out for me and my husband and refund 111.00 for the mistakes of not receiving services paid for. However, he debited our account on 12/21/16 for 111.00 twice. I spoke to another manager named Miguel x301 and he stated he didn't care if I filed a complaint. I later spoke to Pat on 12/22/16 and she apologized and acknowledged that the payment center messed up and offered to give me an additional credit for the inconvenience. She also stated that the payment center stated the money would not go through because they voided it! 12/23/16 money was taken out and no CREDITS were put on my account! I want a full refund back of everything that was taken from my account and our initial payment of 299.99. --- Additional Comments: I want a full refund of what I have paid to the company. I paid 299.00 in April 2016 for the original payment plan and they took money out of my account since April 2016 of 39.00 from April to December 2016. They also
481	12/23/2016	Alisha	Bumgarner	Bedford	Ohio	Financial Education Services / FES	NOTE: In addition to the complaint notes immediately below, the Ohio Attorney General's Office provided additional information in fields whose header titles are quoted and follow the complaint notes. --- The consumer wants a refund of her money, \$399.00 and no further obligation to this supplier. --- Topic Description: The consumer contracted with United Credit Education Services 248-848-9065. 10/1/16. The service, acting as a credit counseling service, was supposed send out letters providing assistance for credit/debt counseling. The consumer paid \$299.00 for the service. The supplier continued to receive misleading information from this supplier. The consumer canceled the service on 4/1/16. The supplier promised \$100.00 refund. The supplier debited her account twice this week, for \$222.00. atty: no\$39.00 monthly = \$351.00\$299.00 start up feeplus \$222.00total \$872.00

482	9/1/2016	Monique	Perry	Rosedale	New York	Financial Education Services	I have signed up with this company for several months for services that were not rendered to me. I made several complaints to the company in regards to refunding me. I was signed under the pretence that FES will repair my credit. After being with the company for the first few months I had to be the one handling all communication to creditors and credit bureaus, a service that the company said they would provide for me, hence i made my initial complaint. After a few more months of being with the company and i have not gotten any results, which i point out to them, i requested redund and a cancellation. --- Additional Comments: I would like to be refunded.
483	8/12/2016	Donna	Lee	Jamaica	New York	Financial Education Services	My relationship with this company after I got two e-mails in my spam folder and opened one of them. I investigated and finally got in touch with the owner of the company, Mike Toloff. I investigated further and everything seemed to be perfectly in order at which time I sent Mr. Toloff products of mine that I wanted him to add to his supposed product line and I bought him a gift which is unreturnable because it was personalized with FES logo. Mr. Toloff told me that they weren't adding any new products to their product line but agreed to accept the gift and told me to send it to their P.O. Box. I spoke with Mr. Toloff last on Tuesday, August 9, 2016 at during which conversation he said he hadn't yet received the gift (which cost approximately \$22; I have a receipt) which consisted of 20 real 1 oz. U.S. First Class postage stamps with FES logo on them. Mr. Toloff said that he had not yet received the stamps and asked if I could call him the next day, Wednesday, August 10, 2016, which I duly did several times as well as on Thursday, August 11, 2016. on which date I also e mailed Mr. Toloff never receiving any response again. Mr. Toloff told me previously that to get a dealership; with his co. that one must pay a one-time fee of \$199, that he has about 30,000 agents and gets about 1,500 new customers per week or month. I told Mr. Toloff that after not hearing from him for two days after HE asked me to call HIM back, that I can and will try to arrange and IRS audit for him! and of how I reported a funeral director in my area who told me he regularly commits insurance fraud by accepting money from deceased insurance policies that had him or his church as beneficiaries and obliquely trying to manipulate me into doing the same saying that no one would know! I will also send this complaint to FINRA (Financial Regulatory Agency)! I also told Mr. Toloff in my last phone call to him that if ANYTHING even remotely strange happens to me because of these actions that he will be implicated in them! --- Additional Comments: Although Mr. Toloff did not ask for the gift I sent to him that cost approximately \$22, and that I cannot return
484	4/25/2016	James	Davis	GOODYEAR	Arizona	Financial Education Services	On financialeducationservices.com they list they are an A+ BBB accredited business without the BBB seal. With further research they are not accredited while still advertising and recruiting members as if they were. --- Additional Comments: I would like them to take down the false seal or pay the BBB the fee to go through the proper accrediting process.

485	12/15/2015	Natosha	Parker	SAINT MARYS	Georgia	Financial Education Services	I was an agent and made a sale on the MYCARE back in Oct 2015 and the VP Orlando McKenzie never did pay me for my sale. I called Orlando for 5 days straight to see what the issue was about my money but he never picked up or returned my call. Hey Ms. Natosha, Congratulations again on your first enrolled sale. I'm sure it is the first of many to come!! Please give me a heads up of who you have in mind to enroll as an Agent to help towards your promotion to Field Trainer this month. Sale transfers have to be made by Monday at 5pm. Wish you were here in Phoenix! Orlando McKenzie Vice President United Credit and Financial Education Services 516-828-2738 - Office 516-690-7508 - Direct ----- Forwarded message ----- From: enroll@myfes.net Date: Nov 6, 2015 9:03 AM Subject: New Customer Enrollment Notification To: OMckenzie@ucesfinancial.com Cc: --- Additional Comments: I want the money for my sale and a REFUND for being an agent because Orlando lies and is deceitful and I don't want any part of that. I joined FES to help people not to lie and play games.
486	8/9/2015	Katrina	Scott	WATERBURY	Connecticut	Financial Education Services	They claim to be A+ rated by the Better Business Bureau. I have searched under all of the companies names, emails, and websites and could not find any ratings I would have done business with them but if they are dishonest about their business ratings what else would they be dishonest about. --- Additional Comments: Get rated by the BBB and be able to found on the BBB site or discontinue that claim.
487	6/10/2015	Frank	Richardson	BOILING SPRINGS	South Carolina	Financial Education Services	I recently was presented a business opportunity with Financial Education Services. After researching this company I was unaware that this was a pyramid scheme. The company charges a fee of \$286.00 to join the business as an agent. This was explained to me that the credit restoration is included in this price but now find out that I still have to pay a monthly fee of \$87.00, investigating further I also notice that the company states it is a credit repair company but the United Credit Education Services which is the company that FES claims to be working for is no longer in existence. The company is now called Youth Literacy Foundation which has nothing to do with credit repair ,so the company is presenting themselves as a non profit organization but selling credit services for a profit. This to me is deception and I want no part of it. --- Additional Comments: I desire my 286.00 refund and want no part of this scheme. I work hard for my money and will not be taking advantage of.
488	6/23/2015	Adrienne	Williams	STARKVILLE	Mississippi	United Financial Education & Services	Advance Fee Scam I was contacted by a Brooks Carter who said that I was eligible to receive a 5000 dollar loan with 60 months of repayment. All I had to do was pay 495 dollars or maintain this amount in my account for 15 days or something like that. Anyway, I wound up paying the 495 dollars, faxed all of my information and never received anything. I would call and the phone would go to voice mail or either I was transferred to a Stewart Starr or Niel Lightner. All I want is my money back because this was during Christmas time and I was the only one working at that time. --- Additional Comments: I want my money back and I want it as soon as possible. I don't even want to talk or deal with these people.

489	1/29/2015	Thomas	Schroeder	ALGOMA	Wisconsin	United Credit Education Services	<p>I paid them 1000 upfront for credit repair services. This is a violation of Federal Statues. They never did anything for me. MY contact was Thomas Montgomery. He tried to sell me a franchise for fourteen thousand dollars and several mml opportunitiesYou gave a grant to 39 credit repair .org The website is owned by healy people texas.. That corporation is involuntarily revoked. The business address for that corporation has been sold by the owners Thomas and Paula Montgomery. They aren't living there. The who is doamin search lists that corporation of the owner of 39 creditrepair.org. They charge 1000 upfront which a violation of Federal Statues for credit repair. They then host a sales presentation at a local coffee shop near Denton TX. Once you pay the money they say they will repair your credit and get a home loan. The 1000 is refunded by the mortgage broker and the real estate agent. This is illegal fee splitting. When you send them your credit reports they say you need a lawyer and try to sell you legal shield. They are not licensed in any state to sell that product and legal shield does not do credit repair. I wish to put you on notice and ask that you terminate your relationship with the Montgomery's. I would also, ask that you assist all people who lost money with efforts to recover those funds. I am out \$1000. I will be glad to use social media to let everyone know what a responsible institution you are if you take these actions. I am going to file a complaint the Financial protection Bureau against the Montgomery's I hope that you assist with those efforts. I will forward some emails to you so can so how they operate. I hope they aren't to much of a burden. Thank you in advance for your anticipated assistance here. --- Additional Comments: I want my \$1000 back.</p>
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